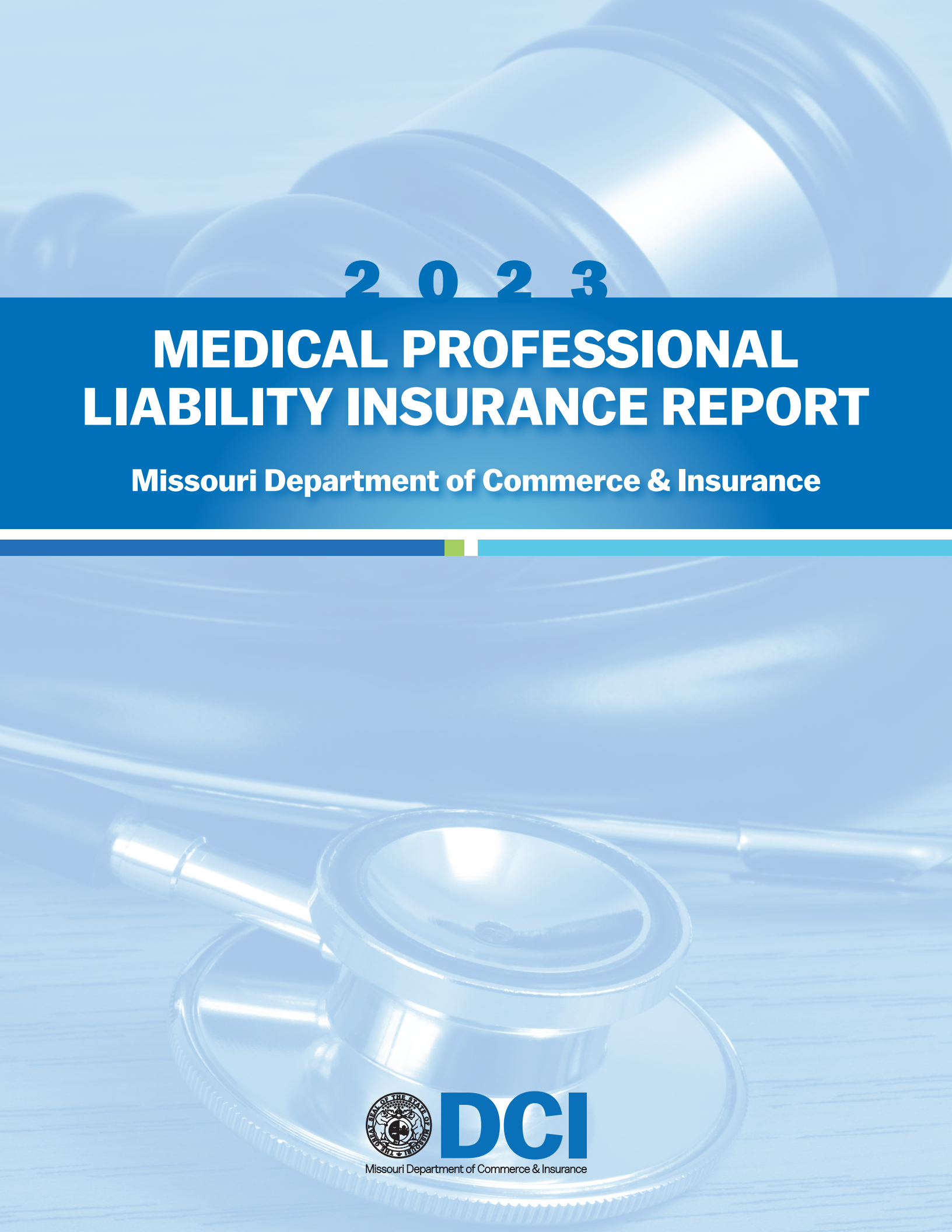
# 2023

# MEDICAL PROFESSIONAL LIABILITY INSURANCE REPORT

## Missouri Department of Commerce & Insurance



DCI

Missouri Department of Commerce & Insurance

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# 1 DISCLAIMER

This report is based upon data provided by insurers to the Missouri Department of Commerce & Insurance (DCI). These data include detailed closed claim information that insurers are required to report under Section 383.105 RSMo. DCI makes every possible effort to ensure these data are accurate and complete. However, the accuracy of the report depends largely on the accuracy of the data filed by insurers.

Questions regarding this report should be addressed to the Business Analytics/Statistics Section of the Missouri Department of Commerce & Insurance, P.O. Box 690, Jefferson City, MO 65102-0690. Emails can be sent to **statistics@insurance.mo.gov**.

DCI also publishes other reports on the insurance market in Missouri. With this information, DCI aims to facilitate the flow of insurance market information for consumers, insurance companies, and DCI employees.

## ALSO AVAILABLE FROM DCI

- Missouri Complaint Report
- Missouri Health Insurance Report
- Missouri Homeowners Insurance Report
- Missouri Legal Malpractice Report
- Missouri Life, Accident, & Health Supplement Report
- Missouri Mortgage Guaranty Report
- Missouri Private Passenger Automobile Report
- Missouri Products Liability Report
- Missouri Property & Casualty Supplement Report
- Missouri Residential Earthquake Coverage Report

The reports, including this report, are available on the DCI website: **www.insurance.mo.gov/reports/**.

DCI also maintains the following databases:

- Missouri ZIP code insurance data for homeowners/dwelling fire, farmowners, mobile homes, earthquake, and private passenger automobiles
- Medigap (Medicare supplement) experience data
- Commercial liability experience data

Additional information on the content of these databases is available on DCI's website: **www.insurance.mo.gov/reports/**.

Aggregate data (non-company specific) is available to the public. Some data are available for a fee. Data requests should be directed to the Business Analytics/Statistics section at **statistics@insurance.mo.gov**.

# 2 EXECUTIVE SUMMARY

## 2.1 DATA SOURCES

This report is based upon data provided by insurers and self-insured hospitals to the Missouri Department of Commerce and Insurance (DCI). These data include open and closed claims that insurance companies and self-insured hospitals are required to report under Section 383.105 RSMo.

Additional information is derived from the Missouri *Supplement to the Annual Statement* (see **http://insurance.mo.gov/reports/suppdata**). These data contain information about market segment, volume of business, market share, losses and expenses.

## 2.2 FORMAT OF REPORT

Historically, the DCI data consisted of one record for each claim. In many instances, a single injury will produce multiple defendants. In addition, a single defendant may have multiple insurance coverages implicated in a single claim (for example, basic and excess policies), and each coverage counted as a single claim. For purposes of this report, all individual claims are aggregated for each plaintiff / injured party, as well as for each health care provider implicated in a liability action.

| CLAIMANT | DEFENDANTS | CLAIMS |
|---|---|---|
| An individual brings a claim against a physician, a radiologist, and a hospital, all of whom are alleged to have contributed to a given injury or related injuries | Physician | Physician's excess carrier reports a claim |
| | | Physician's primary carrier reports a claim |
| | Radiologist | Original claim against a radiologist is closed due to inactivity |
| | | The claim against the radiologist is subsequently reopened due to a filing of a lawsuit |
| | Hospital | Hospital reports a claim against its self-insured funds |
| | | Hospital's excess carrier reports a claim |

Figure 1: This figure shows how a single legal action can turn into six claims.

The scenario in Figure 1 illustrates how a single legal action spawns six claims, even though there are only three defendants. As aggregation on a per claimant and a per defendant basis is much more meaningful than the traditional per claim aggregation, the latter has been dropped from the report. Individuals interested in the traditional claim counts should contact the department.

## 2.3 HIGHLIGHTS

Data for physicians and surgeons, hospitals and other medical care providers are summarized in this report. The category of other medical care providers includes, but is not limited to, dentists, nurses, nursing homes, chiropractors, pharmacies, optometrists, podiatrists/chiropodists, clinics, and corporations.

Among the findings of the report are:

### 2.3.1 PROFITABILITY

- In 2016, medical professional liability insurers returned a loss in Missouri for the first time since 2003. In each subsequent year, underwriting results remained negative until 2023, which returned the highest profit for this line of business since 2015. Nationally, profitability has also remained low in recent years.
- Defense and loss adjustment expenses related to settling claims, the largest expense component for medical professional liability insurance aside from claim payments, represent an additional 23% of premium.

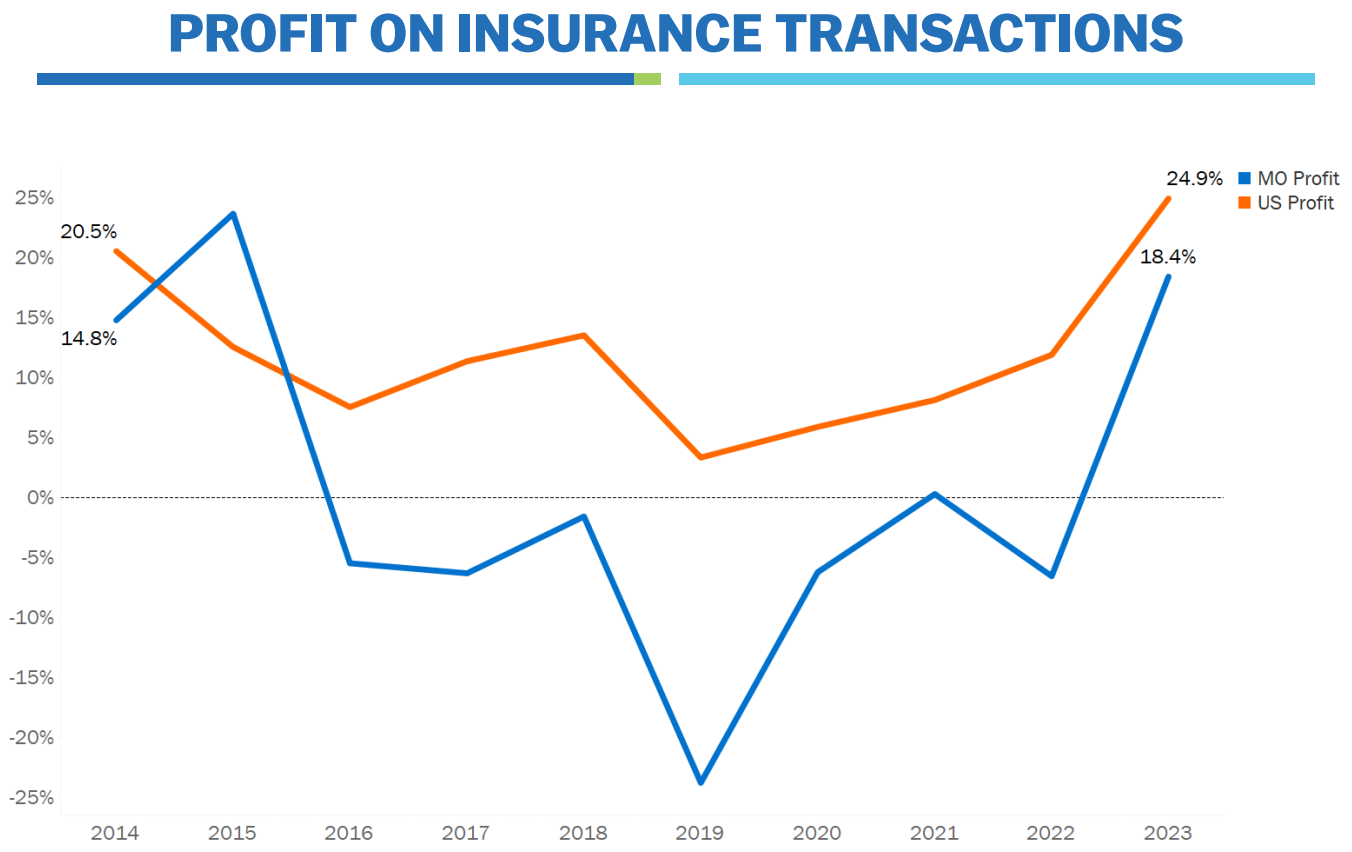



Figure 2: A comparison of MO vs. US profitability of Medical Malpractice insurance.

# RETURN ON NET WORTH

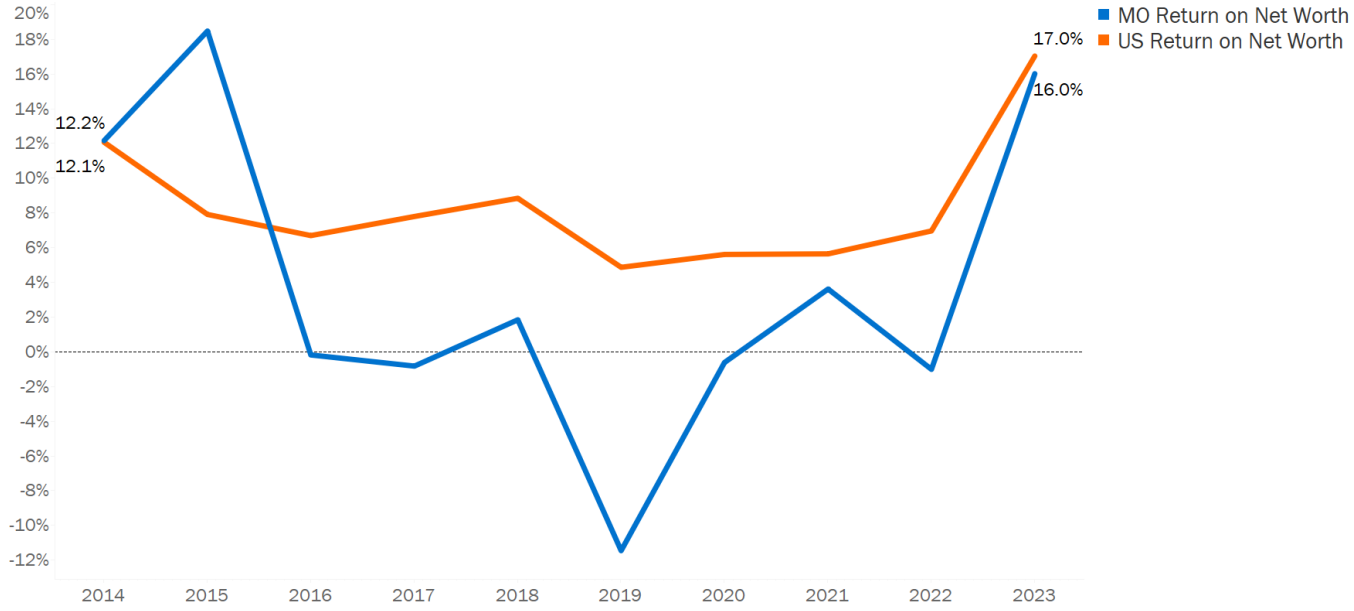



Figure 3: Source: NAIC Profitability Report, 1998-2022. 2023 estimates were produced by DCI using the NAIC profitability formula.

## 2.3.2 NEW INCIDENTS REPORTED AND CLAIMS CLOSED

- After new claims spiked sharply in 2005, newly-opened claims declined substantially in subsequent years. Aside from the anomalous 2005 spike in new claims (a direct result of legal changes implemented in that year), the number of claims reported has declined substantially in recent years, and by 2023 stood at 511.

# NUMBER OF CLAIMANTS

## NEWLY REPORTED AND CLOSED CLAIMS

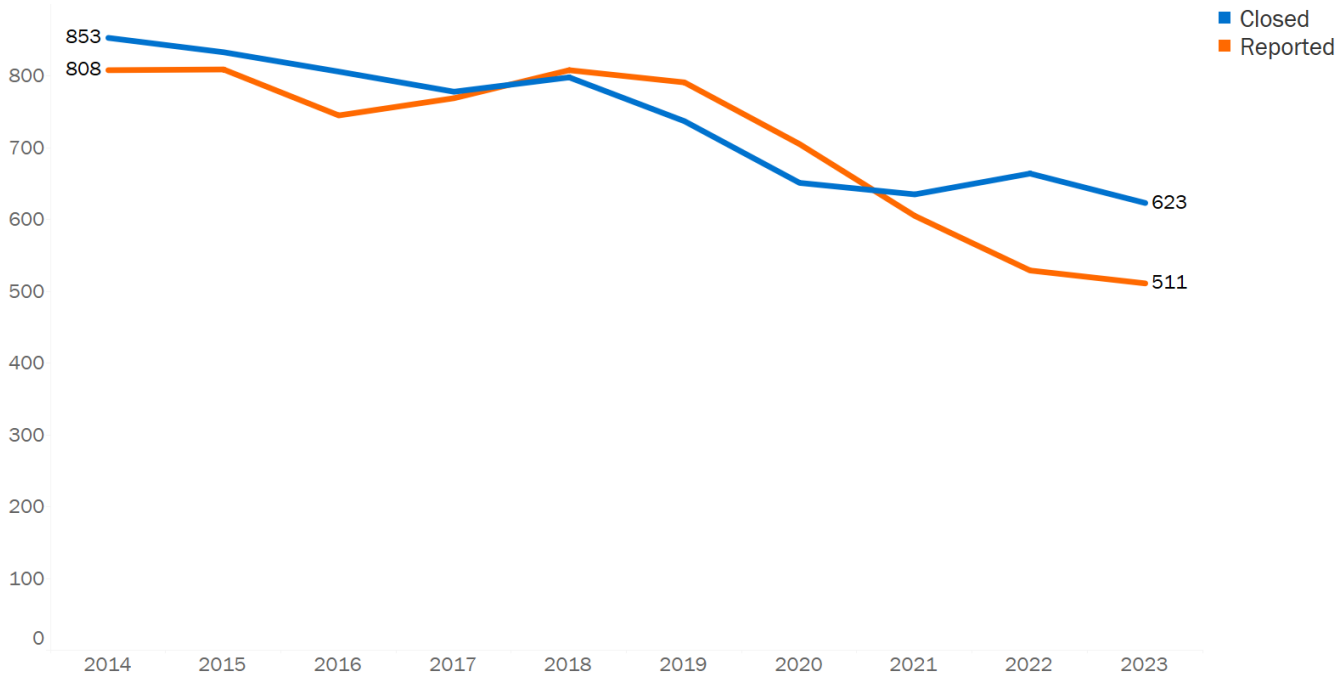



Figure 4

- After a significant increase in 2007, the number of claimants receiving a recovery subsequently declined. However, the average award per claimant has steadily increased over the past decade, fluctuating near $500,000 during each of the last four years.
- The median amount received by each claimant remained near $200,000 over the past six years. In 2023, recoveries at the 90th and 99th percentiles were $1 million and $7 million respectively.

# NUMBER OF CLAIMANTS

## RESOLVED AND RESOLVED WITH PAYMENT

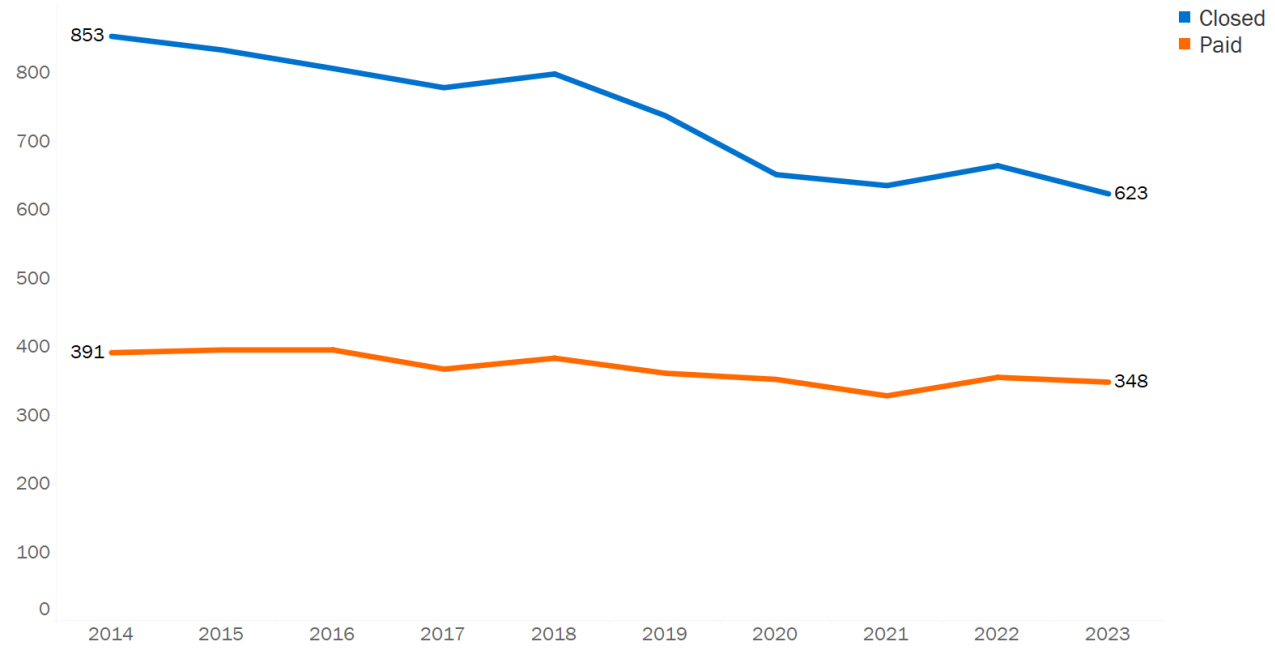



Figure 5

# AVERAGE RECOVERY PER CLAIMANT

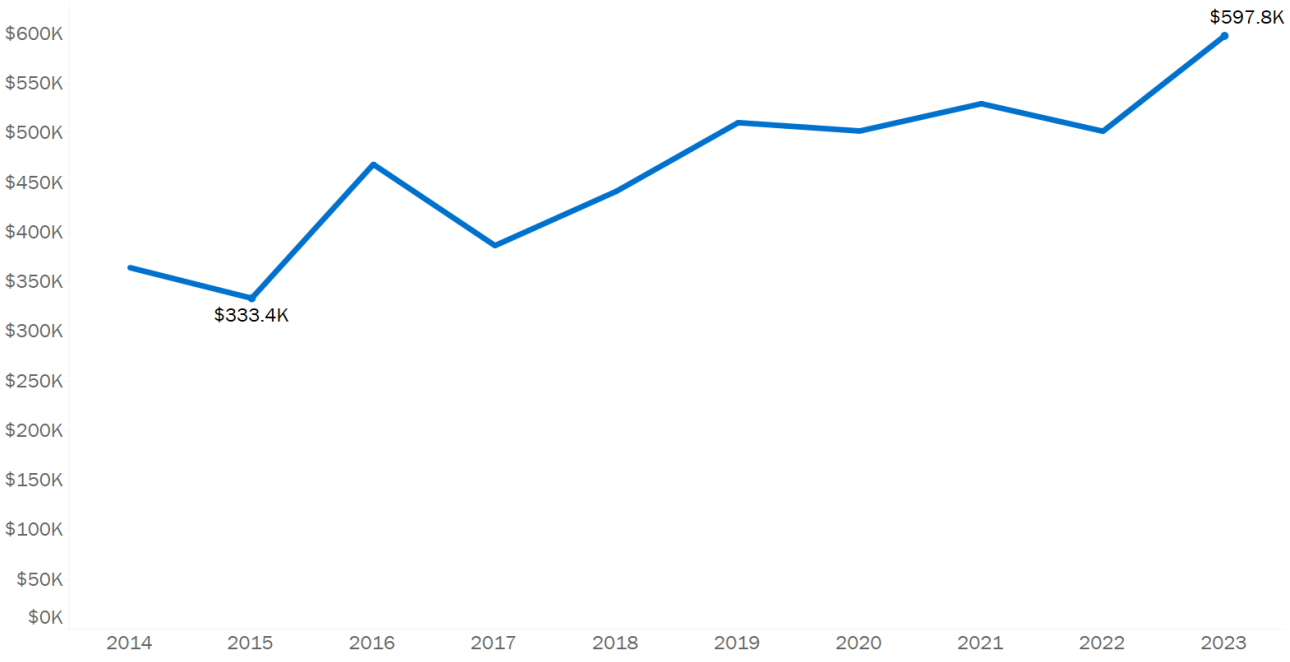



Figure 6

# MEDIAN INDEMNITY PER CLAIMANT

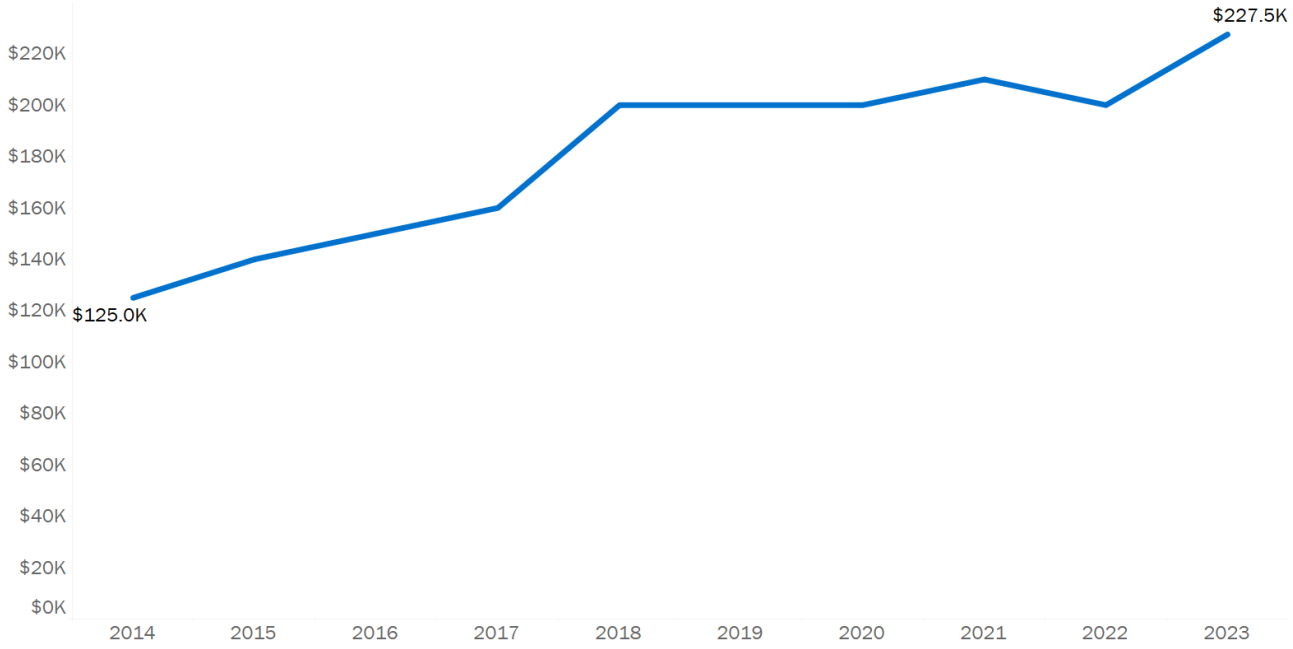



Figure 7

# INDEMNITY PER CLAIMANT - 90th PERCENTILE

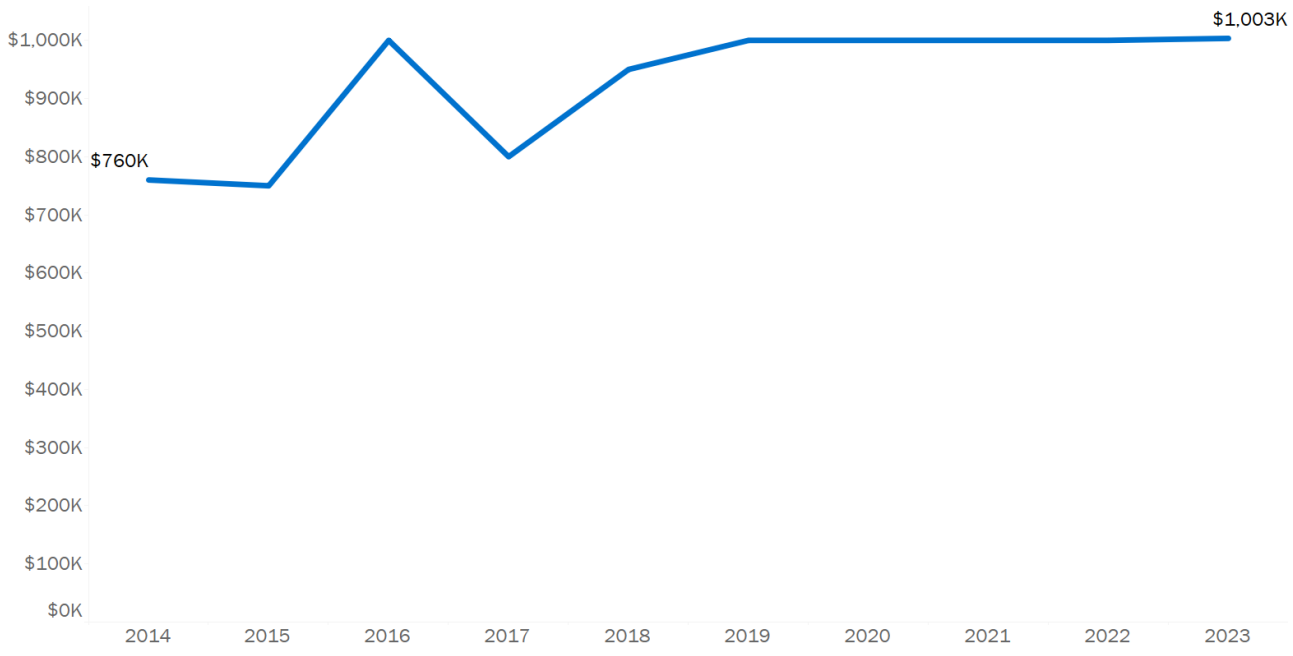



Figure 8

# INDEMNITY PER CLAIMANT - 99th PERCENTILE

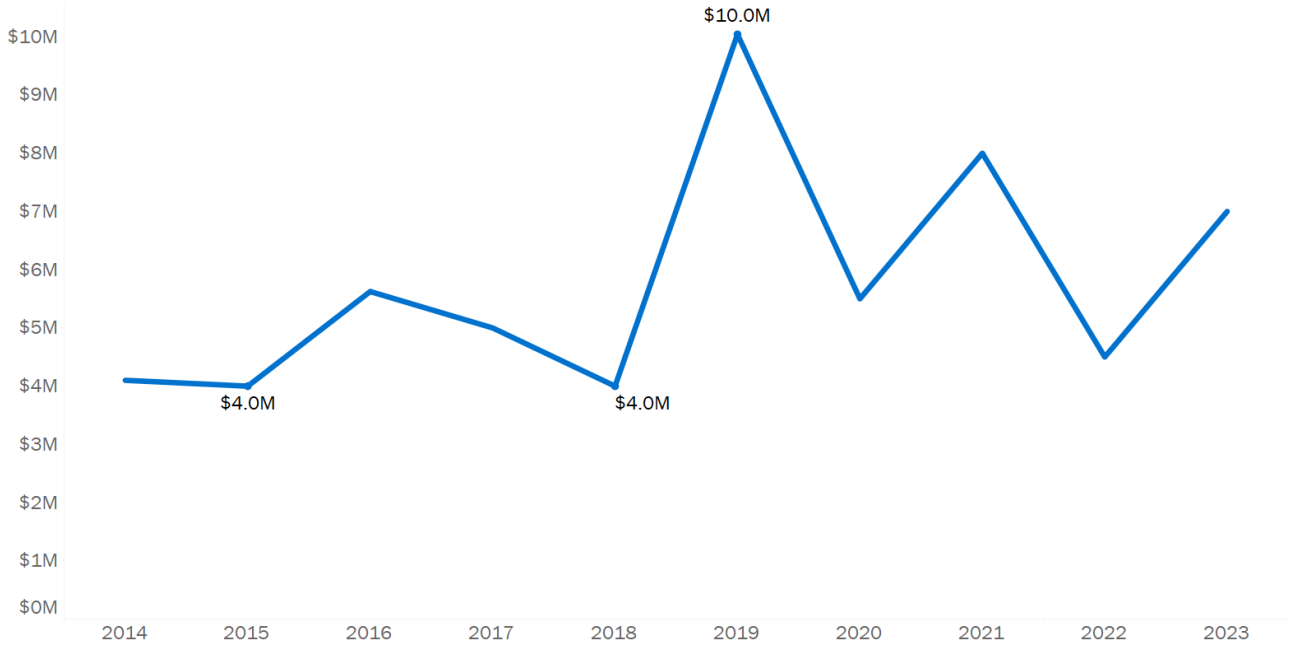



Figure 9

# CLAIMANTS WITH CASES PENDING AT YEAR END

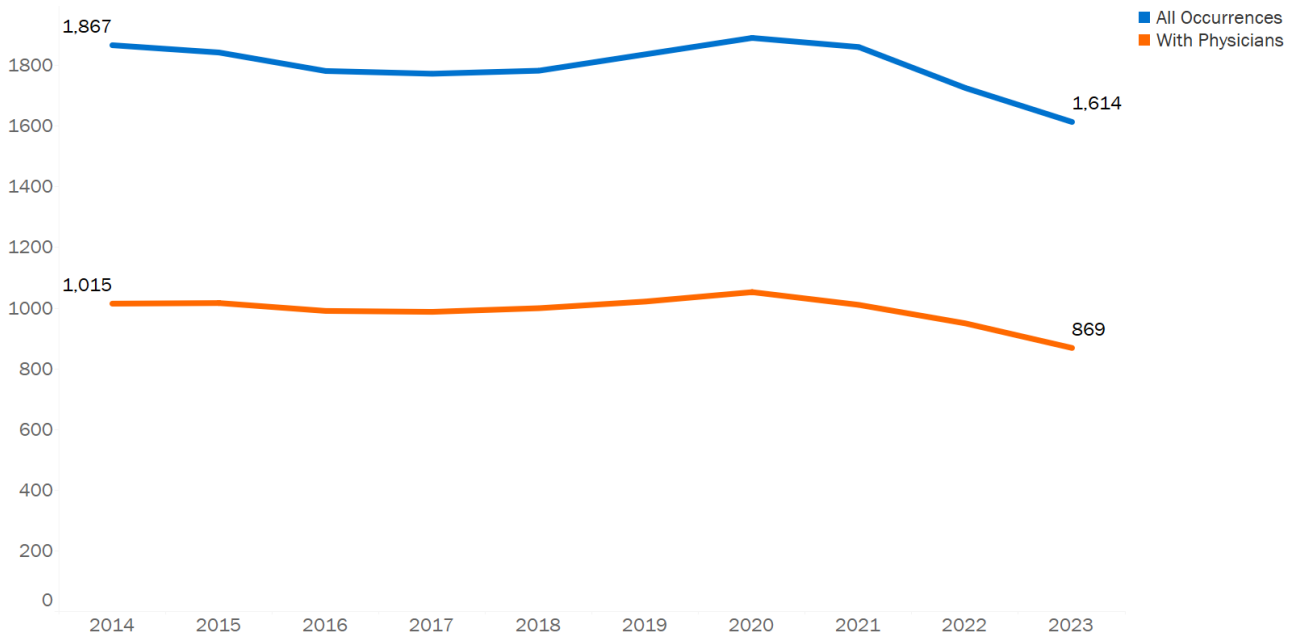



Figure 10

## 2.4 FACTORS IMPACTING THE PRICE OF MEDICAL PROFESSIONAL LIABILITY

Many factors affect the cost of claims. This report does not undertake a comprehensive, rigorous analysis of various cost factors. Past reports have highlighted inflationary pressures on claim costs. The economic component of indemnity payments consists primarily of lost wages and incurred medical costs, both of which have tended to increase more rapidly than the general rate of inflation.

No conclusions are presented in this report about possible future trends. Given the large annual fluctuations in average payments, several years of data are necessary to make credible future projections. Even with a sufficient time series, analyses are difficult when costs are impacted by moving and contrary forces. The difficulty is augmented by the significant changes that have occurred in Missouri's tort environment, such that prior trends may no longer be operative, and possible emerging new trends are too recent to provide a credible basis for projections. For example, several significant changes occurred with respect to the tort environment over the last decade. Prior to 2002, a single inflation-adjusted cap limited the amount each plaintiff could recover for non-economic damages in a medical liability action. In January of 2002, the Missouri Court of Appeals, Eastern District, ruled that the cap could be stacked across defendants or applied separately to each discrete act of malpractice from a single individual (Scott vs. SSM Healthcare). In 2005, the legislature lowered the cap to a non-inflation-adjusted amount of $350,000, and applied it to total recovery from all defendants party to a single liability action. More recently, the Missouri Supreme Court ruled that the cap on non-economic damages was an unconstitutional infringement on the right to a jury trial (Watts vs. Cox). In 2015, the MO legislature enacted new caps. For more minor injuries, caps were set at $400,000. Injuries defined as catastrophic were subject to a higher cap of $700,000. Both caps are annually adjusted by a constant rate of 1.7%. For 2023, the caps stood at $457,749 and $801,061.

# 3 HISTORICAL TRENDS

This section contains graphs depicting trends in professional medical liability insurance for:

- All medical providers combined
- Claims involving at least one physician & surgeon
- Claims involving at least one hospital

The tables and graphs are further categorized by:

- Market Trends
  - Licensed and non-admitted premium
  - Analysis of carriers
  - Profitability
  - Historical premium and losses
  - Missouri loss ratios
  - Number of medical professional liability writers in Missouri
- Frequency and Severity
  - Number of new claims reported to insurers
  - Average injury severity of new claims reported to insurers
  - Number of closed claims
  - Average injury severity of closed claims
  - Average indemnity of closed claims
  - Average loss adjustment expense of closed claims
  - Claim by county of jurisdiction
- Claim Disposition
  - Number of months for paid claims form incident to disposition
  - Number of months by injury severity from incident to disposition

# LICENSED AND NON-ADMITTED MARKET

## PRIOR TEN YEARS

| Year | Market Segment | Premium Written | Market Share | Premium Earned | Market Share |
|---|---|---|---|---|---|
| 2014 | Licensed | $118,842,690 | 82.28% | $117,910,519 | 81.35% |
| | Non–Admitted | $25,598,079 | 17.72% | $27,033,167 | 18.65% |
| | Total | $144,440,769 | 100.00% | $144,943,686 | 100.00% |
| 2015 | Licensed | $114,306,152 | 80.62% | $116,671,496 | 81.32% |
| | Non–Admitted | $27,473,479 | 19.38% | $26,804,992 | 18.68% |
| | Total | $141,779,631 | 100.00% | $143,476,488 | 100.00% |
| 2016 | Licensed | $113,635,101 | 79.35% | $113,264,712 | 79.57% |
| | Non–Admitted | $29,570,516 | 20.65% | $29,074,675 | 20.43% |
| | Total | $143,205,617 | 100.00% | $142,339,387 | 100.00% |
| 2017 | Licensed | $110,581,910 | 78.32% | $109,178,708 | 79.49% |
| | Non–Admitted | $30,612,399 | 21.68% | $28,171,922 | 20.51% |
| | Total | $141,194,309 | 100.00% | $137,350,630 | 100.00% |
| 2018 | Licensed | $110,447,806 | 76.06% | $111,473,769 | 77.81% |
| | Non–Admitted | $34,757,355 | 23.94% | $31,787,993 | 22.19% |
| | Total | $145,205,161 | 100.00% | $143,261,762 | 100.00% |
| 2019 | Licensed | $116,288,335 | 74.95% | $111,015,274 | 74.03% |
| | Non–Admitted | $38,873,062 | 25.05% | $38,947,721 | 25.97% |
| | Total | $155,161,397 | 100.00% | $149,962,995 | 100.00% |
| 2020 | Licensed | $120,266,764 | 71.95% | $117,302,435 | 72.62% |
| | Non–Admitted | $46,891,578 | 28.05% | $44,216,583 | 27.38% |
| | Total | $167,158,342 | 100.00% | $161,519,018 | 100.00% |
| 2021 | Licensed | $131,762,052 | 81.03% | $130,596,282 | 80.78% |
| | Non–Admitted | $30,839,195 | 18.97% | $31,077,301 | 19.22% |
| | Total | $162,601,247 | 100.00% | $161,673,583 | 100.00% |
| 2023 | Licensed | $152,286,818 | 67.52% | $153,485,418 | 69.20% |
| | Non–Admitted | $73,267,444 | 32.48% | $68,320,536 | 30.80% |
| | Total | $225,554,262 | 100.00% | $221,805,954 | 100.00% |

# 2023 MARKET SHARE

## ALL COMPANIES WITH > 0.1% MARKET SHARE

| Admitted or Licensed Companies | | | Surplus Lines and Risk Retention Groups | | |
|---|---|---|---|---|---|
| Company | Premium Written | Market Share | Company | Premium Written | Market Share |
| MISSOURI HOSPITAL PLAN | $52,946,696 | 23.5% | NATIONAL FIRE & MARINE INSURANCE COMPANY | $16,510,836 | 7.3% |
| MEDICAL LIABILITY ALLIANCE | $19,991,376 | 8.9% | COLUMBIA CASUALTY COMPANY | $6,936,736 | 3.1% |
| MEDICAL PROTECTIVE COMPANY | $19,774,845 | 8.8% | IRONSHORE SPECIALTY INSURANCE COMPANY | $5,069,088 | 2.2% |
| DOCTORS COMPANY AN INTERINS EXCHANGE | $6,866,391 | 3.0% | PHYSICIANS INSURANCE RISK RETENTION GROUP INC | $3,145,559 | 1.4% |
| NORCAL INSURANCE COMPANY | $6,403,756 | 2.8% | ALLIED WORLD SURPLUS LINES INSURANCE COMPANY | $2,963,887 | 1.3% |
| PROASSURANCE INDEMNITY COMPANY INC | $6,177,710 | 2.7% | CARING COMMUNITIES, A RECIPROCAL RISK RETENTION GROUP | $2,919,898 | 1.3% |
| MMIC INSURANCE INC | $4,642,151 | 2.1% | COVERYS SPECIALTY INSURANCE COMPANY | $2,561,670 | 1.1% |
| KEYSTONE MUTUAL INSURANCE COMPANY | $4,305,392 | 1.9% | HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE COMPANY A RISK RETENTION GROUP | $2,491,247 | 1.1% |
| AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | $3,251,062 | 1.4% | APPLIED MEDICO–LEGAL SOLUTIONS RISK RETENTION GROUP, INC. | $2,257,711 | 1.0% |
| MISSOURI DOCTORS MUTUAL INSURANCE COMPANY | $3,132,923 | 1.4% | ADMIRAL INSURANCE COMPANY | $2,096,132 | 0.9% |
| MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA | $3,033,285 | 1.3% | THE MUTUAL RISK RETENTION GROUP, INC. | $1,975,201 | 0.9% |
| ISMIE MUTUAL INSURANCE COMPANY | $2,934,666 | 1.3% | GENERAL STAR INDEMNITY COMPANY | $1,849,889 | 0.8% |
| PREFERRED PHYSICIANS MEDICAL RISK RETENTION GROUP | $2,376,220 | 1.1% | EVANSTON INSURANCE COMPANY | $1,601,458 | 0.7% |

| Admitted or Licensed Companies | | | Surplus Lines and Risk Retention Groups | | |
|---|---|---|---|---|---|
| Company | Premium Written | Market Share | Company | Premium Written | Market Share |
| HEALTH CARE INDEMNITY INC | $2,007,194 | 0.9% | ILLINOIS UNION INSURANCE COMPANY | $1,509,765 | 0.7% |
| MAG MUTUAL INSURANCE COMPANY | $1,956,982 | 0.9% | OPHTHALMIC MUTUAL INSURANCE COMPANY (A RISK RETENTION GROUP) | $1,474,304 | 0.7% |
| NCMIC INSURANCE COMPANY | $1,845,572 | 0.8% | LONE STAR ALLIANCE, INC., A RISK RETENTION GROUP | $1,159,690 | 0.5% |
| PHYSICIANS INSURANCE MUTUAL | $1,640,645 | 0.7% | PROASSURANCE SPECIALTY INSURANCE COMPANY | $1,092,262 | 0.5% |
| DOCTORS DIRECT INSURANCE INC | $1,186,562 | 0.5% | BRIDGEWAY INSURANCE COMPANY | $1,073,985 | 0.5% |
| PHARMACISTS MUTUAL INSURANCE COMPANY | $1,029,017 | 0.5% | NATIONAL GUARDIAN RISK RETENTION GROUP, INC. | $1,061,408 | 0.5% |
| LIBERTY INSURANCE UNDERWRITERS INC | $1,000,306 | 0.4% | OMS NATIONAL INSURANCE COMPANY, RISK RETENTION GROUP | $980,241 | 0.4% |
| PROSELECT INSURANCE COMPANY | $815,085 | 0.4% | ENDURANCE AMERICAN SPECIALTY INSURANCE COMPANY | $976,384 | 0.4% |
| CHURCH MUTUAL INSURANCE COMPANY S.I. | $636,305 | 0.3% | SAINT LUKES HEALTH SYSTEM RISK RETENTION GROUP | $909,534 | 0.4% |
| FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY | $582,848 | 0.3% | LANDMARK AMERICAN INSURANCE COMPANY | $884,669 | 0.4% |
| PROFESSIONAL SOLUTIONS INSURANCE COMPANY | $561,505 | 0.2% | HUDSON EXCESS INSURANCE COMPANY | $810,743 | 0.4% |
| ACE AMERICAN INSURANCE COMPANY | $548,518 | 0.2% | HOMESITE INSURANCE COMPANY OF FLORIDA | $797,242 | 0.4% |
| PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COM | $398,178 | 0.2% | VANTAGE RISK SPECIALTY INSURANCE COMPANY | $765,277 | 0.3% |
| ASPEN AMERICAN INSURANCE COMPANY | $332,579 | 0.1% | TDC SPECIALTY INSURANCE COMPANY | $760,694 | 0.3% |
| ALLIED WORLD INSURANCE COMPANY | $322,349 | 0.1% | KINSALE INSURANCE COMPANY | $698,440 | 0.3% |
| KANSAS MEDICAL MUTUAL INSURANCE COMPANY | $268,240 | 0.1% | LIBERTY SURPLUS INSURANCE CORPORATION | $458,331 | 0.2% |

| Admitted or Licensed Companies | | | Surplus Lines and Risk Retention Groups | | |
|---|---|---|---|---|---|
| Company | Premium Written | Market Share | Company | Premium Written | Market Share |
| | | – | LEXINGTON INSURANCE COMPANY | $361,139 | 0.2% |
| | | – | EMERGENCY CAPITAL MANAGEMENT, A RISK RETENTION GROUP, LLC | $351,920 | 0.2% |
| | | – | GRAPH INSURANCE GROUP A RISK RETENTION GROUP LLC | $351,612 | 0.2% |
| | | – | ASPEN SPECIALTY INSURANCE COMPANY | $327,813 | 0.1% |
| | | – | PROFESSIONAL SECURITY INSURANCE COMPANY | $309,542 | 0.1% |
| | | – | HEALTHCARE PROFESSIONAL LONG TERM CARE RISK RETENTION GROUP INC | $286,473 | 0.1% |
| | | – | HAMILTON SELECT INSURANCE INC | $282,454 | 0.1% |
| | | – | COPIC A RISK RETENTION GROUP | $272,070 | 0.1% |
| | | – | STARSTONE SPECIALTY INSURANCE COMPANY | $251,900 | 0.1% |

# 2023 MARKET SHARE

## PHYSICIANS & SURGEONS

## ALL LICENSED COMPANIES > 0.1% MARKET SHARE

| Company | Premium Written | Market Share |
|---|---|---|
| MEDICAL LIABILITY ALLIANCE | $18,550,811 | 23.12% |
| MEDICAL PROTECTIVE COMPANY | $14,208,778 | 17.71% |
| DOCTORS COMPANY AN INTERINS EXCHANGE | $6,866,391 | 8.56% |
| NORCAL INSURANCE COMPANY | $6,403,756 | 7.98% |
| PROASSURANCE INDEMNITY COMPANY INC | $5,735,939 | 7.15% |
| MMIC INSURANCE INC | $4,673,065 | 5.83% |
| KEYSTONE MUTUAL INSURANCE COMPANY | $4,305,392 | 5.37% |
| MISSOURI DOCTORS MUTUAL INSURANCE COMPANY | $3,132,923 | 3.91% |
| ISMIE MUTUAL INSURANCE COMPANY | $2,934,666 | 3.66% |
| MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA | $2,598,157 | 3.24% |
| PREFERRED PHYSICIANS MEDICAL RISK RETENTION GROUP A MUTUAL INSURANCE COMPANY | $2,099,528 | 2.62% |
| MAG MUTUAL INSURANCE COMPANY | $1,956,982 | 2.44% |
| PHYSICIANS INSURANCE MUTUAL | $1,640,645 | 2.05% |
| DOCTORS DIRECT INSURANCE INC | $1,186,562 | 1.48% |
| LIBERTY INSURANCE UNDERWRITERS INC | $1,000,305 | 1.25% |
| PROSELECT INSURANCE COMPANY | $803,864 | 1.00% |
| FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY | $582,848 | 0.73% |
| PROFESSIONAL SOLUTIONS INSURANCE COMPANY | $424,526 | 0.53% |
| ASPEN AMERICAN INSURANCE COMPANY | $332,579 | 0.41% |
| ALLIED WORLD INSURANCE COMPANY | $322,349 | 0.40% |
| KANSAS MEDICAL MUTUAL INSURANCE COMPANY | $262,539 | 0.33% |

# MEDICAL MALPRACTICE PROFITABILITY - MO

## ALL WRITERS, INCLUDING EXCESS AND SURPLUS LINES [1]

| Year | Premium Earned | Direct Losses Incurred | Defense and Cost Containment Expenses | Other Expenses | Claims + Expenses | Profit on Insurance Transactions | Return on Net Worth |
|---|---|---|---|---|---|---|---|
| 2014 | $145,215,577 | 31.9% | 27.0% | 30.3% | 89.2% | 14.7% | 9.7% |
| 2015 | $143,482,089 | 18.5% | 24.8% | 32.0% | 75.3% | 22.9% | 13.8% |
| 2016 | $142,371,449 | 65.3% | 22.8% | 33.9% | 122.0% | ( 9.0%) | ( 1.5%) |
| 2017 | $137,405,743 | 58.0% | 30.6% | 33.6% | 122.2% | ( 6.4%) | 0.2% |
| 2018 | $143,256,625 | 60.1% | 20.7% | 35.3% | 116.1% | ( 1.8%) | 1.7% |
| 2019 | $150,052,207 | 79.3% | 29.7% | 33.5% | 142.5% | ( 19.1%) | ( 9.0%) |
| 2020 | $161,924,103 | 59.4% | 28.7% | 32.4% | 120.5% | ( 6.1%) | ( 0.5%) |
| 2021 | $150,052,207 | 79.3% | 29.7% | 33.5% | 142.5% | 0.3% | 3.6% |
| 2022 | $195,974,951 | 62.5% | 28.5% | 28.7% | 119.6% | ( 6.6%) | ( 1.0%) |
| 2023 | $221,806,053 | 37.1% | 23.0% | 28.2% | 88.3% | 18.4% | 16.0% |

[1] Source: NAIC, *Profitability by Line by State, 2023 produced by DCI based on the NAIC profitability formula.*

# PROFIT ON INSURANCE TRANSACTIONS

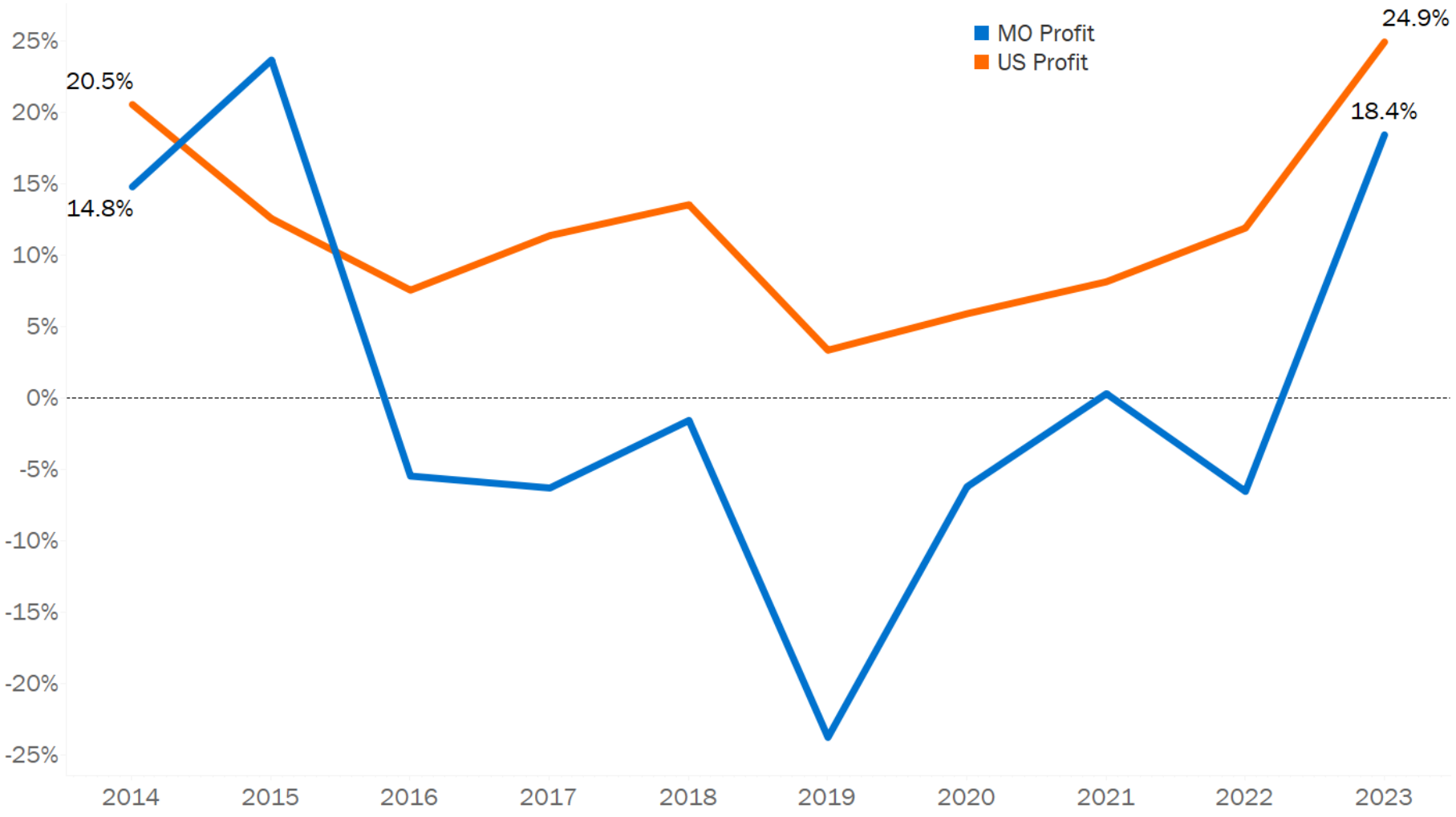



Figure 11: A comparison of MO vs. US profitability of Medical Malpractice insurance

# RETURN ON NET WORTH

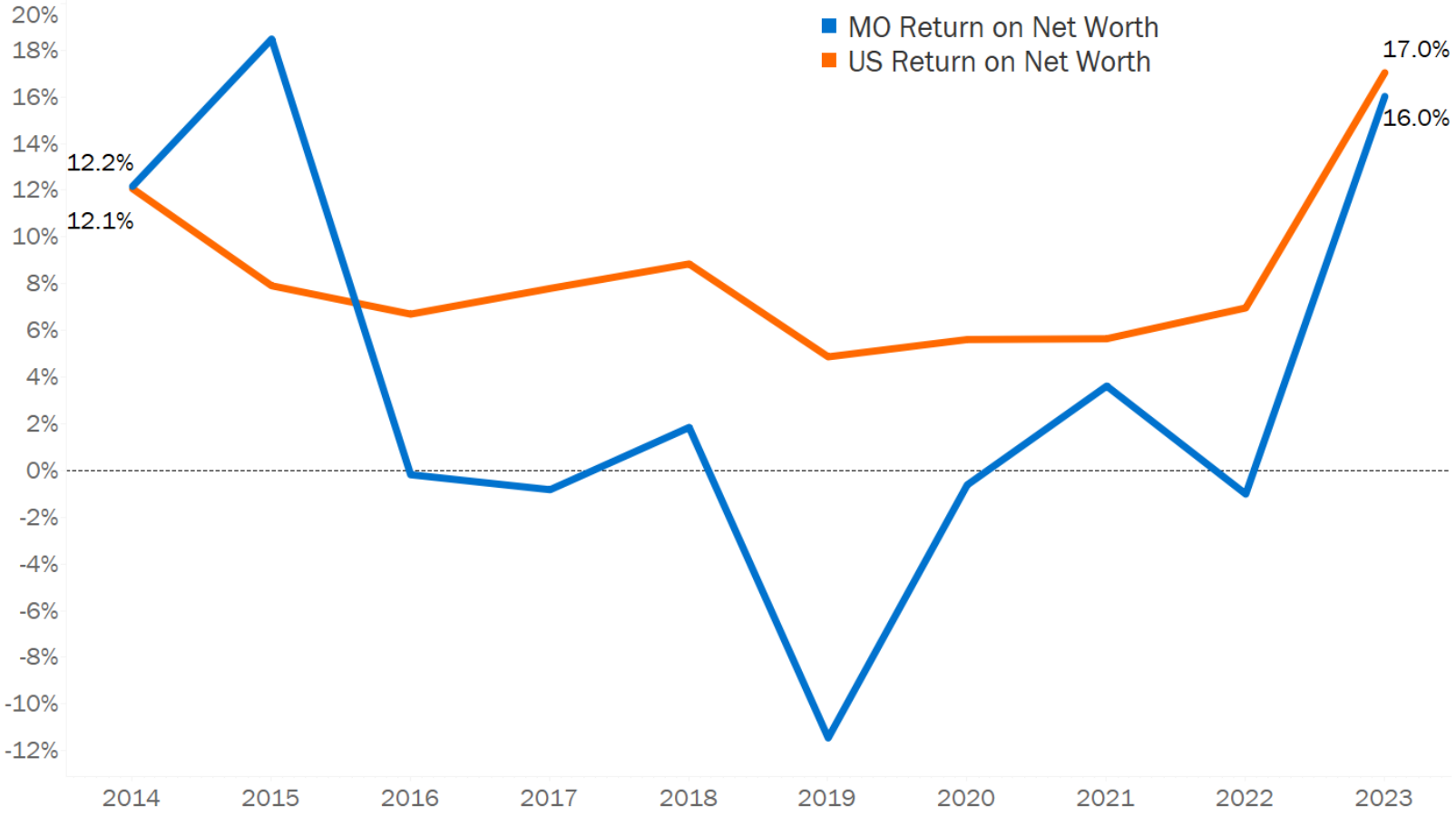



Figure 12: Source: NAIC Profitability Report, 1998-2022. 2023 estimates were produced by DCI using the NAIC profitability formula.

# MEDICAL MALPRACTICE EXPERIENCE - MO

| Year | Premium Written | Losses Paid | Premium Earned | Losses Incurred | Defense & Costs Containment Expenses Incurred | Dividends | Commission & Brokerage Expense | Taxes & Fees |
|---|---|---|---|---|---|---|---|---|
| 2014 | $118,842,690 | $51,180,712 | $117,930,969 | $33,554,372 | $25,692,833 | $12,526,211 | $8,651,706 | $1,820,539 |
| 2015 | $114,306,152 | $47,836,377 | $116,671,496 | $23,056,528 | $27,145,084 | $12,798,511 | $8,844,017 | $1,880,467 |
| 2016 | $113,635,101 | $46,853,477 | $113,293,453 | $64,361,816 | $15,369,598 | $13,532,563 | $8,867,237 | $2,945,972 |
| 2017 | $110,581,910 | $48,898,384 | $109,206,859 | $70,100,720 | $25,509,729 | $13,850,168 | $8,515,977 | $1,618,763 |
| 2018 | $110,447,806 | $58,635,151 | $111,473,769 | $53,257,813 | $13,615,485 | $15,169,324 | $8,719,723 | $1,847,287 |
| 2019 | $116,288,335 | $49,161,519 | $111,015,502 | $89,934,883 | $23,635,587 | $14,880,025 | $8,772,128 | $1,673,268 |
| 2020 | $120,266,764 | $55,581,692 | $117,568,609 | $65,293,482 | $28,465,735 | $15,505,077 | $9,264,729 | $1,934,388 |
| 2021 | $131,762,052 | $61,363,768 | $130,596,282 | $70,878,833 | $17,516,568 | $15,807,294 | $11,130,275 | $1,990,443 |
| 2022 | $137,316,292 | $70,273,633 | $132,321,957 | $76,727,379 | $33,448,775 | $14,688,832 | $10,441,738 | $1,897,347 |
| 2023 | $152,286,818 | $56,189,780 | $153,485,517 | $50,277,666 | $33,741,713 | $14,171,289 | $10,372,921 | $2,126,953 |

# MEDICAL MALPRACTICE EXPERIENCE - MO

## AS A PERCENT OF PREMIUM

| Year | Direct Losses Paid | Direct Losses Incurred | Defense & Costs Containment Expenses Incurred | Other Underwriting Expenses | Underwriting Results |
|---|---|---|---|---|---|
| 2014 | 43.07% | 28.45% | 21.79% | 19.50% | 69.74% |
| 2015 | 41.85% | 19.76% | 23.27% | 20.16% | 63.19% |
| 2016 | 41.23% | 56.81% | 13.57% | 22.37% | 92.75% |
| 2017 | 44.22% | 64.19% | 23.36% | 21.96% | 109.51% |
| 2018 | 53.09% | 47.78% | 12.21% | 23.09% | 83.08% |
| 2019 | 42.28% | 81.01% | 21.29% | 22.81% | 125.11% |
| 2020 | 46.22% | 55.54% | 24.21% | 22.71% | 102.46% |
| 2021 | 46.57% | 54.27% | 13.41% | 22.15% | 89.84% |
| 2022 | 51.18% | 57.99% | 25.28% | 20.43% | 103.69% |
| 2023 | 36.90% | 32.76% | 21.98% | 17.38% | 72.12% |

# MEDICAL MALPRACTICE EXPERIENCE - MO

## SURPLUS LINES MARKET

| Year | Premium Written | Losses Paid | Premium Earned | Losses Incurred | Defense & Costs Containment Expenses Incurred | Dividends | Commission & Brokerage Expense | Taxes & Fees |
|---|---|---|---|---|---|---|---|---|
| 2014 | $25,598,079 | $16,945,127 | $27,284,608 | $12,767,670 | $7,126,991 | $778,917 | $2,477,782 | $222,097 |
| 2015 | $27,473,479 | $14,200,191 | $26,810,593 | $3,461,894 | $5,187,063 | $524,416 | $2,999,177 | $241,037 |
| 2016 | $29,570,516 | $17,696,029 | $29,077,996 | $28,608,485 | $5,877,708 | $753,287 | $3,603,085 | $264,828 |
| 2017 | $30,612,399 | $15,421,747 | $28,198,884 | $9,660,617 | $8,680,400 | $779,163 | $3,892,186 | $222,163 |
| 2018 | $34,757,355 | $31,564,269 | $31,815,905 | $32,877,443 | $4,215,241 | $573,256 | $5,411,507 | $381,899 |
| 2019 | $38,873,062 | $22,738,319 | $39,036,705 | $29,080,800 | $6,511,067 | $452,957 | $5,284,120 | $227,190 |
| 2020 | $46,891,578 | $20,769,146 | $44,216,583 | $31,004,953 | $7,753,195 | $478,698 | $5,755,531 | $318,968 |
| 2021 | $30,839,195 | $19,980,520 | $31,080,622 | $32,243,512 | $7,519,671 | $753,287 | $3,729,099 | $379,193 |
| 2022 | $65,477,407 | $44,551,858 | $63,652,994 | $45,771,264 | $10,702,958 | $434,078 | $7,435,071 | $333,659 |
| 2023 | $73,267,444 | $21,230,211 | $68,320,536 | $32,046,564 | $9,350,451 | $750,394 | $9,986,379 | $376,598 |

# MEDICAL MALPRACTICE EXPERIENCE - MO

## SURPLUS LINES MARKET - AS A PERCENT OF PREMIUM

| Year | Direct Losses Paid | Direct Losses Incurred | Defense & Costs Containment Expenses Incurred | Other Underwriting Expenses | Underwriting Results |
|---|---|---|---|---|---|
| 2014 | 66.20% | 46.79% | 26.12% | 12.75% | 85.67% |
| 2015 | 51.69% | 12.91% | 19.35% | 14.04% | 46.30% |
| 2016 | 59.84% | 98.39% | 20.21% | 15.89% | 134.49% |
| 2017 | 50.38% | 34.26% | 30.78% | 17.35% | 82.40% |
| 2018 | 90.81% | 103.34% | 13.25% | 20.01% | 136.60% |
| 2019 | 58.49% | 74.50% | 16.68% | 15.28% | 106.45% |
| 2020 | 44.29% | 70.12% | 17.53% | 14.82% | 102.48% |
| 2021 | 64.79% | 103.74% | 24.19% | 15.64% | 143.58% |
| 2022 | 68.04% | 71.91% | 16.81% | 12.89% | 101.61% |
| 2023 | 28.98% | 46.91% | 13.69% | 16.27% | 76.86% |

# PREMIUMS & LOSSES: PHYSICIANS
# PHYSICIANS & SURGEONS

| Year | Direct Written Premium | Direct Losses Paid | Cash Flow Loss Ratio | Direct Premiums Earned | Direct Losses Incurred | Loss Ratio | % Change in Direct Written Premium |
|---|---|---|---|---|---|---|---|
| 2014 | $79,013,127 | $36,920,432 | 46.73% | $78,298,966 | $26,547,745 | 33.91% | – |
| 2015 | $75,011,759 | $34,298,618 | 45.72% | $76,626,408 | $14,585,676 | 19.03% | ( 5.1%) |
| 2016 | $71,283,262 | $26,484,714 | 37.15% | $72,308,015 | $34,206,657 | 47.31% | ( 5.0%) |
| 2017 | $67,940,489 | $24,326,023 | 35.80% | $66,673,811 | $40,774,941 | 61.16% | ( 4.7%) |
| 2018 | $65,596,340 | $35,664,803 | 54.37% | $66,811,659 | $30,431,804 | 45.55% | ( 3.5%) |
| 2019 | $68,522,104 | $36,817,108 | 53.73% | $64,227,345 | $63,677,079 | 99.14% | 4.5% |
| 2020 | $71,735,671 | $25,421,437 | 35.44% | $70,030,594 | $41,667,252 | 59.50% | 4.7% |
| 2021 | $74,716,408 | $42,975,873 | 57.52% | $76,015,371 | $45,708,872 | 60.13% | 4.2% |
| 2022 | $73,425,947 | $40,619,580 | 55.32% | $69,478,176 | $51,344,483 | 73.90% | (1.7%) |
| 2023 | $80,220,591 | $38,316,103 | 47.76% | $81,318,101 | $30,812,190 | 37.89% | 9.3% |

# PREMIUMS & LOSSES: DENTISTS

| Year | Direct Written Premium | Direct Losses Paid | Cash Flow Loss Ratio | Direct Premiums Earned | Direct Losses Incurred | Loss Ratio | % Change in Direct Written Premium |
|---|---|---|---|---|---|---|---|
| 2014 | $3,705,444 | $427,504 | 11.54% | $3,226,524 | $–229,235 | ( 7.10%) | – |
| 2015 | $4,094,802 | $1,432,031 | 34.97% | $4,142,222 | $1,534,063 | 37.03% | 10.5% |
| 2016 | $4,089,461 | $352,294 | 8.61% | $4,110,217 | $4,001,382 | 97.35% | ( 0.1%) |
| 2017 | $3,824,206 | $493,101 | 12.89% | $3,591,286 | $–783,451 | ( 21.82%) | ( 6.5%) |
| 2018 | $4,089,319 | $193,303 | 4.73% | $5,061,792 | $–153,116 | ( 3.02%) | 6.9% |
| 2019 | $3,683,589 | $832,951 | 22.61% | $3,682,915 | $3,920,035 | 106.44% | ( 9.9%) |
| 2020 | $3,707,694 | $3,421,608 | 92.28% | $3,698,066 | $1,210,373 | 32.73% | 0.7% |
| 2021 | $3,812,882 | $436,643 | 11.45% | $3,757,128 | $1,863,968 | 49.61% | 2.8% |
| 2022 | $3,964,344 | $1,125,407 | 28.39% | $3,918,815 | $–89,267 | ( 2.28%) | 4.0% |
| 2023 | $6,698,838 | $1,152,470 | 17.20% | $6,341,521 | $–707,014 | (11.15%) | 69.0% |

# PREMIUMS & LOSSES: NURSES

| Year | Direct Written Premium | Direct Losses Paid | Cash Flow Loss Ratio | Direct Premiums Earned | Direct Losses Incurred | Loss Ratio | % Change in Direct Written Premium |
|---|---|---|---|---|---|---|---|
| 2014 | $1,899,970 | $1,105,000 | 58.16% | $1,813,223 | $1,520,063 | 83.83% | – |
| 2015 | $1,790,147 | $500,000 | 27.93% | $1,950,459 | $–578,037 | (29.64%) | (5.8%) |
| 2016 | $2,058,911 | $170,000 | 8.26% | $1,998,258 | $385,652 | 19.30% | 15.0% |
| 2017 | $2,086,414 | $319,730 | 15.32% | $2,121,115 | $383,267 | 18.07% | 1.3% |
| 2018 | $1,602,926 | $1,860,303 | 116.06% | $909,867 | $1,105,821 | 121.54% | (23.2%) |
| 2019 | $2,076,136 | $465,000 | 22.40% | $1,998,640 | $345,983 | 17.31% | 29.5% |
| 2020 | $2,336,183 | $150,000 | 6.42% | $2,758,146 | $612,696 | 22.21% | 12.5% |
| 2021 | $3,254,417 | $687,500 | 21.13% | $2,967,994 | $645,772 | 21.76% | 39.3% |
| 2022 | $3,990,106 | $1,232,500 | 30.89% | $3,681,871 | $1,924,120 | 52.26% | 22.6% |
| 2023 | $1,857,746 | $831,250 | 44.75% | $1,621,776 | $2,517,474 | 155.23% | (53.4%) |

# PREMIUMS & LOSSES: HOSPITALS

| Year | Direct Written Premium | Direct Losses Paid | Cash Flow Loss Ratio | Direct Premiums Earned | Direct Losses Incurred | Loss Ratio | % Change in Direct Written Premium |
|---|---|---|---|---|---|---|---|
| 2014 | $28,011,464 | $8,456,987 | 30.19% | $27,930,444 | $3,501,381 | 12.54% | – |
| 2015 | $26,720,496 | $8,514,950 | 31.87% | $27,278,471 | $4,664,529 | 17.10% | (4.6%) |
| 2016 | $28,327,347 | $17,429,362 | 61.53% | $27,266,161 | $23,232,734 | 85.21% | 6.0% |
| 2017 | $29,029,936 | $20,467,000 | 70.50% | $29,041,237 | $25,501,445 | 87.81% | 2.5% |
| 2018 | $30,861,668 | $16,676,086 | 54.03% | $29,762,374 | $14,331,535 | 48.15% | 6.3% |
| 2019 | $34,492,860 | $10,543,909 | 30.57% | $33,501,499 | $25,383,878 | 75.77% | 11.8% |
| 2020 | $34,630,502 | $24,881,051 | 71.85% | $33,920,691 | $18,864,526 | 55.61% | 0.4% |
| 2021 | $42,215,485 | $14,130,031 | 33.47% | $39,993,002 | $17,611,857 | 44.04% | 21.9% |
| 2022 | $42,714,228 | $20,510,261 | 48.02% | $41,930,030 | $18,066,197 | 43.09% | 1.2% |
| 2023 | $55,267,900 | $10,274,422 | 18.59% | $55,853,091 | $13,732,872 | 24.59% | 29.4% |

# PREMIUMS & LOSSES: OTHER

| Year | Direct Written Premium | Direct Losses Paid | Cash Flow Loss Ratio | Direct Premiums Earned | Direct Losses Incurred | Loss Ratio | % Change in Direct Written Premium |
|---|---|---|---|---|---|---|---|
| 2014 | $6,212,685 | $4,270,790 | 68.74% | $6,661,814 | $2,214,418 | 33.24% | – |
| 2015 | $6,688,948 | $3,090,778 | 46.21% | $6,673,937 | $2,850,289 | 42.71% | 7.7% |
| 2016 | $7,876,120 | $2,417,106 | 30.69% | $7,610,797 | $2,535,391 | 33.31% | 17.7% |
| 2017 | $7,700,865 | $3,292,531 | 42.76% | $7,779,410 | $4,224,513 | 54.30% | (2.2%) |
| 2018 | $8,297,553 | $4,240,657 | 51.11% | $8,928,073 | $7,541,770 | 84.47% | 7.7% |
| 2019 | $7,513,645 | $502,552 | 6.69% | $7,605,101 | $–3,392,090 | (44.60%) | (9.4%) |
| 2020 | $7,856,714 | $1,707,596 | 21.73% | $7,161,113 | $2,938,631 | 41.04% | 4.6% |
| 2021 | $7,762,593 | $3,133,721 | 40.37% | $7,862,390 | $5,186,742 | 65.97% | (1.2%) |
| 2022 | $13,238,960 | $6,785,885 | 51.26% | $13,389,299 | $5,481,845 | 40.94% | 70.5% |
| 2023 | $8,272,655 | $2,760,300 | 33.37% | $8,379,616 | $3,931,994 | 46.92% | (37.5%) |

# MO LOSS RATIOS: ALL PROVIDERS

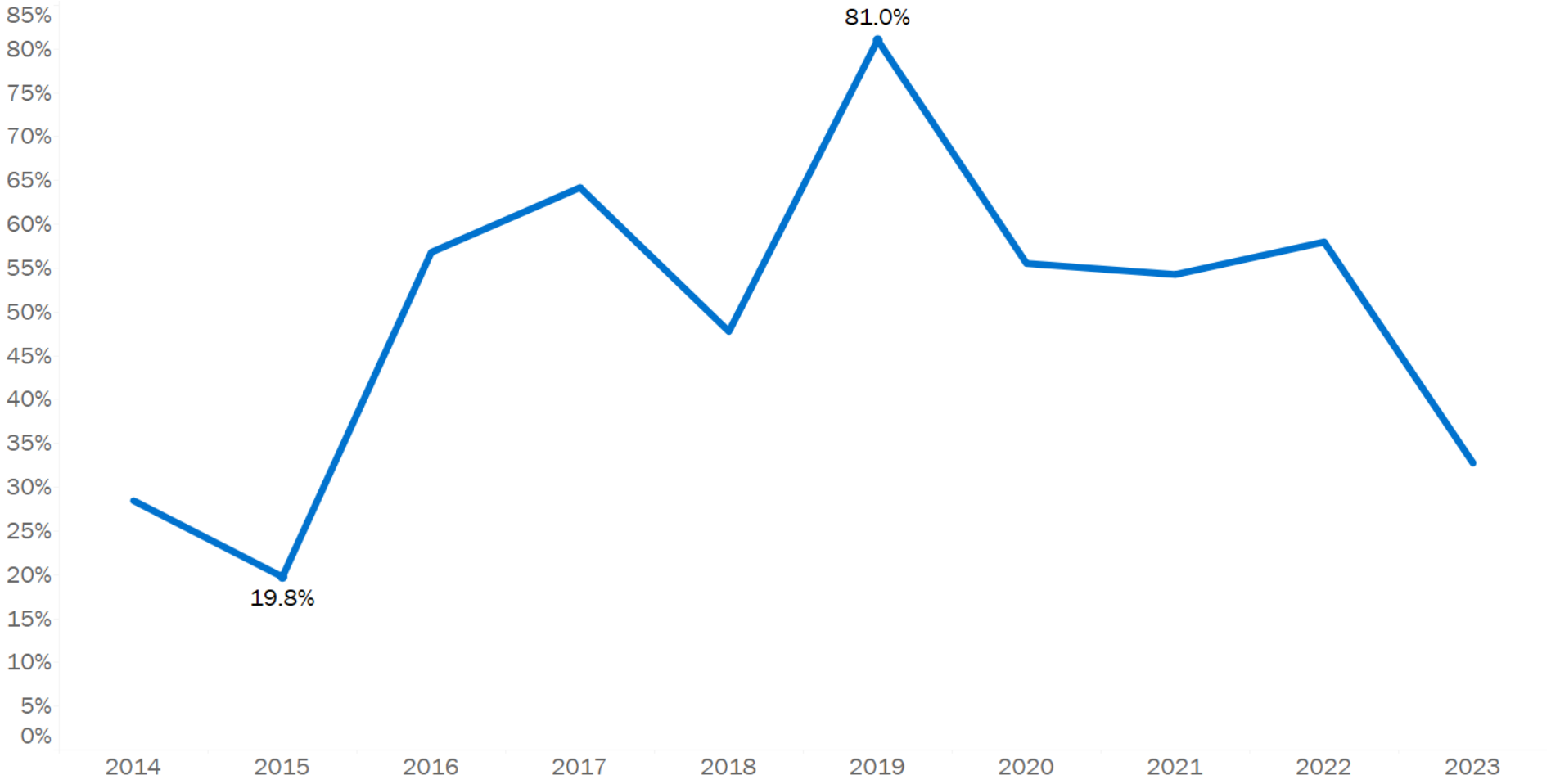



Figure 13

# MO LOSS RATIOS: PHYSICIANS

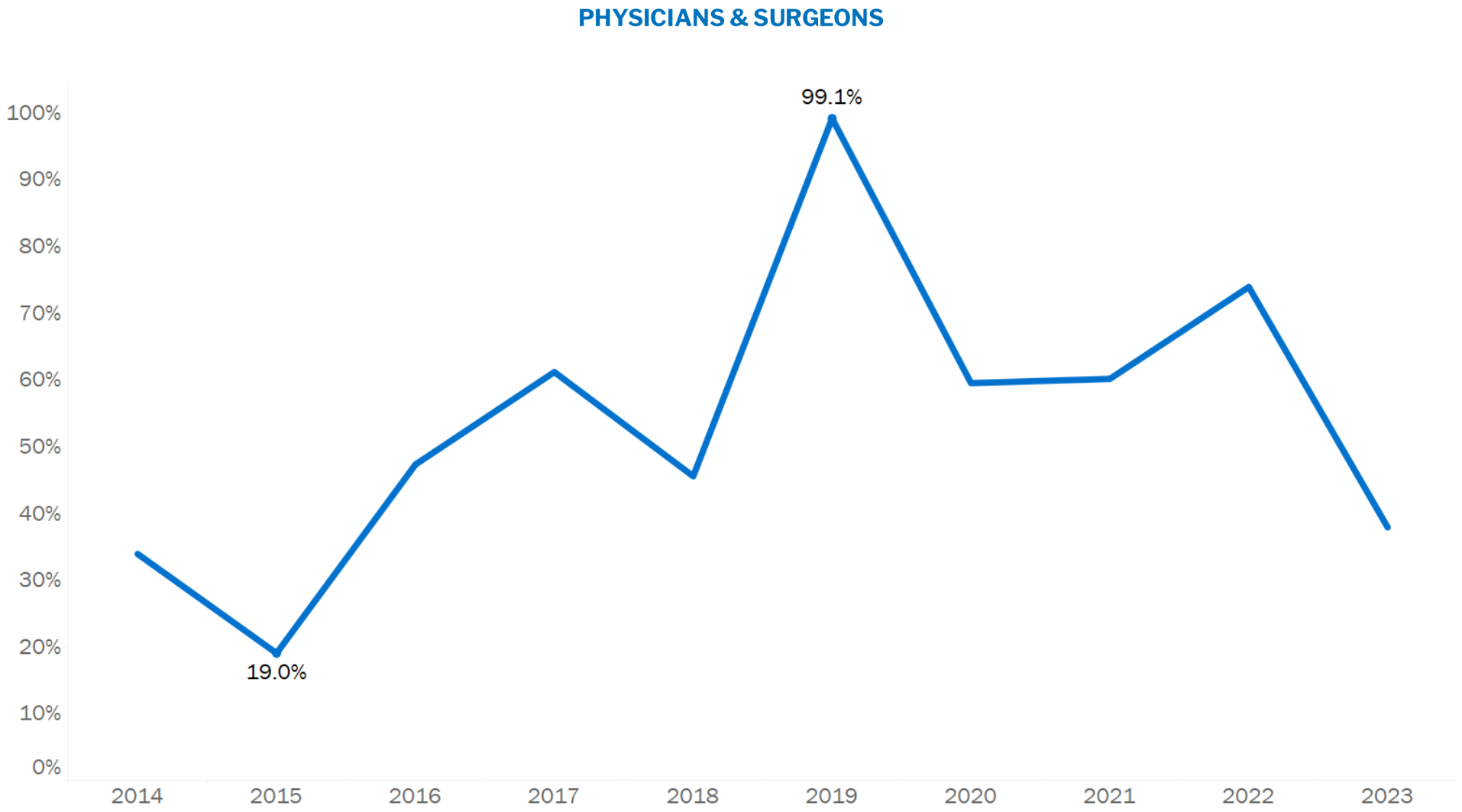



Figure 14

# MO LOSS RATIOS: HOSPITALS

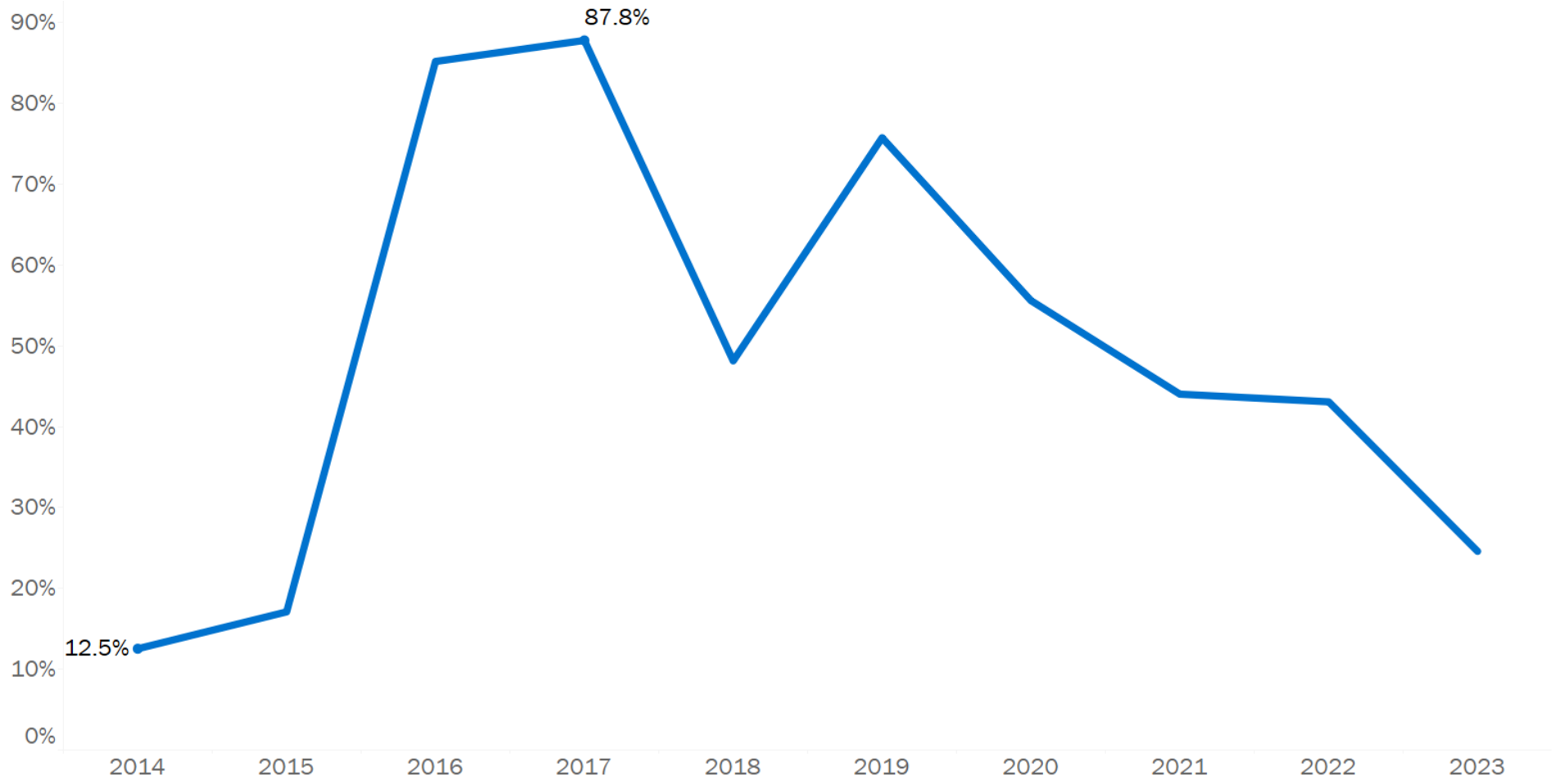



Figure 15

# NUMBER OF COMPANIES WRITING

## TOTAL LICENSED MARKET

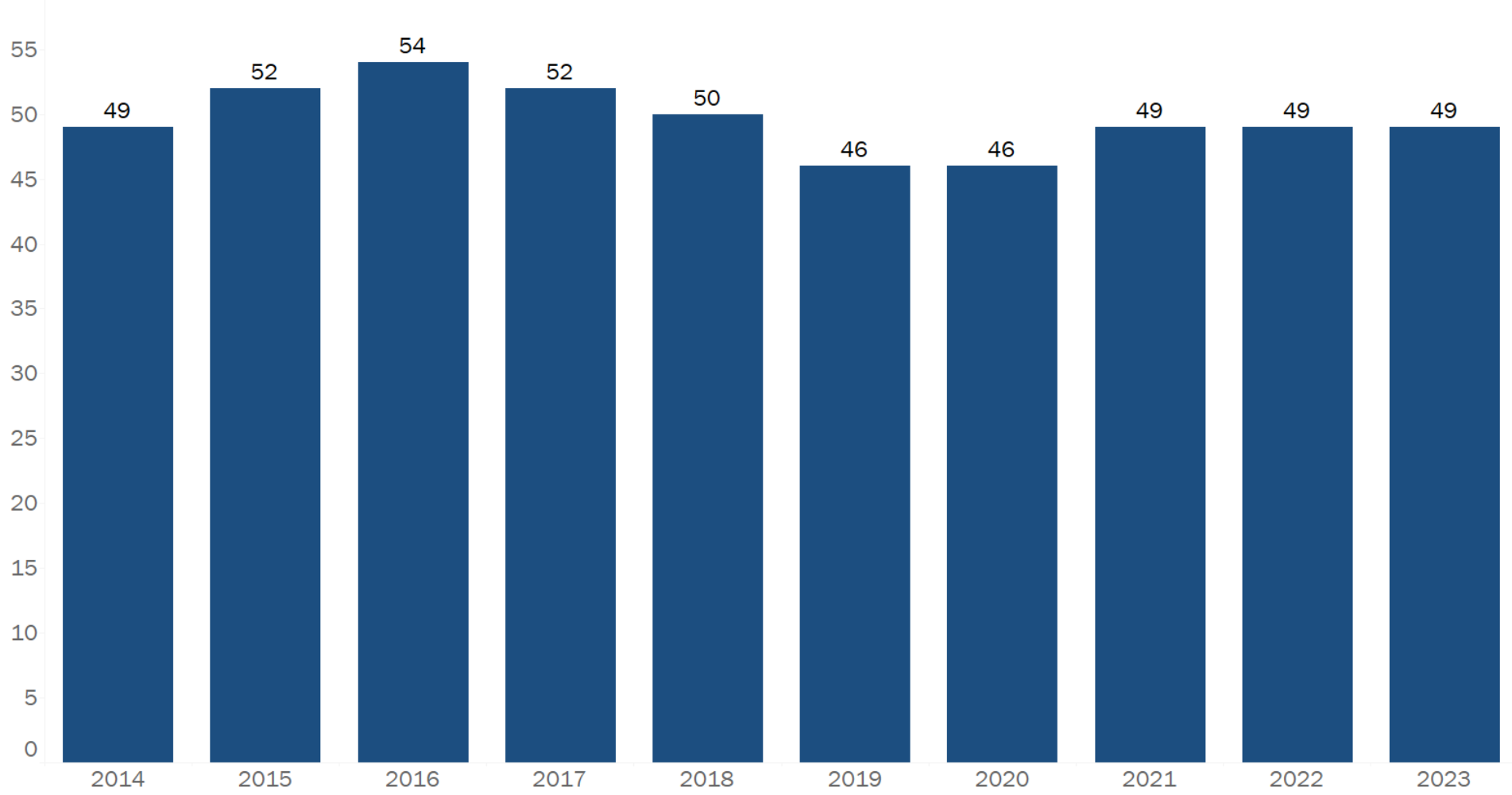



Figure 16

# NUMBER OF COMPANIES WRITING

## PHYSICIANS & SURGEONS

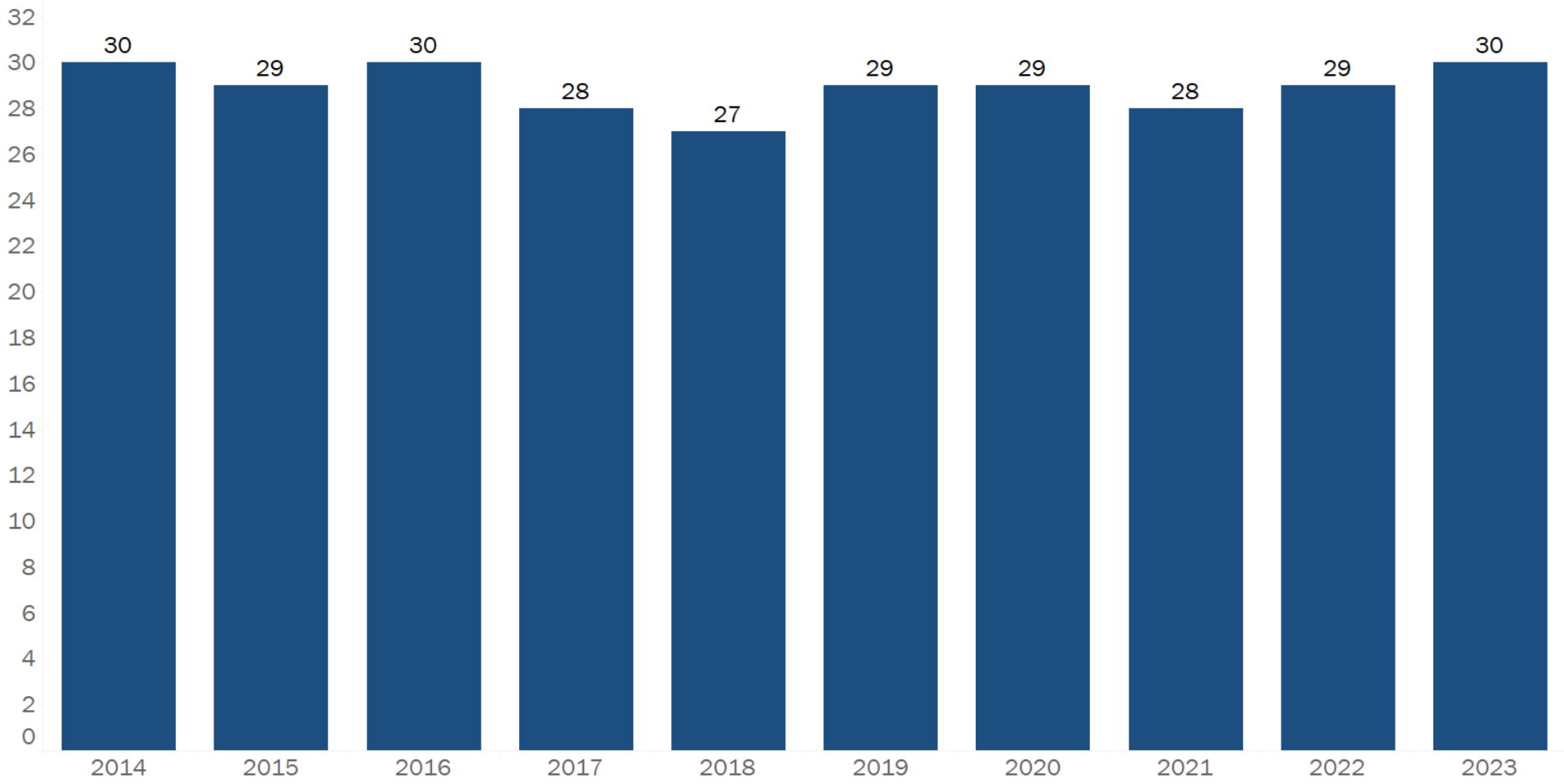



Figure 17

# NUMBER OF COMPANIES WRITING

## HOSPITALS

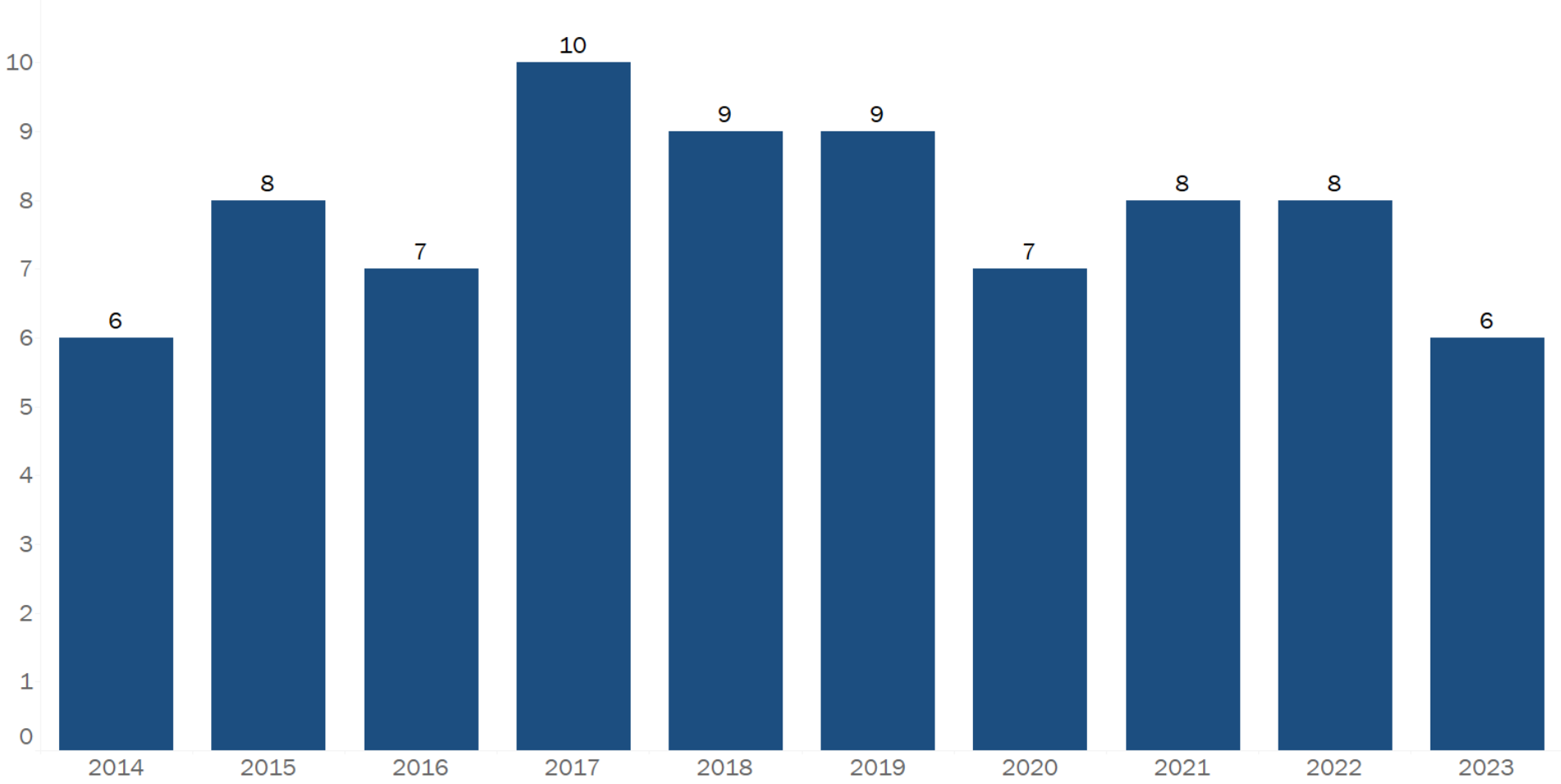



Figure 18

# NUMBER OF INDIVIDUALS WITH ACTIONS

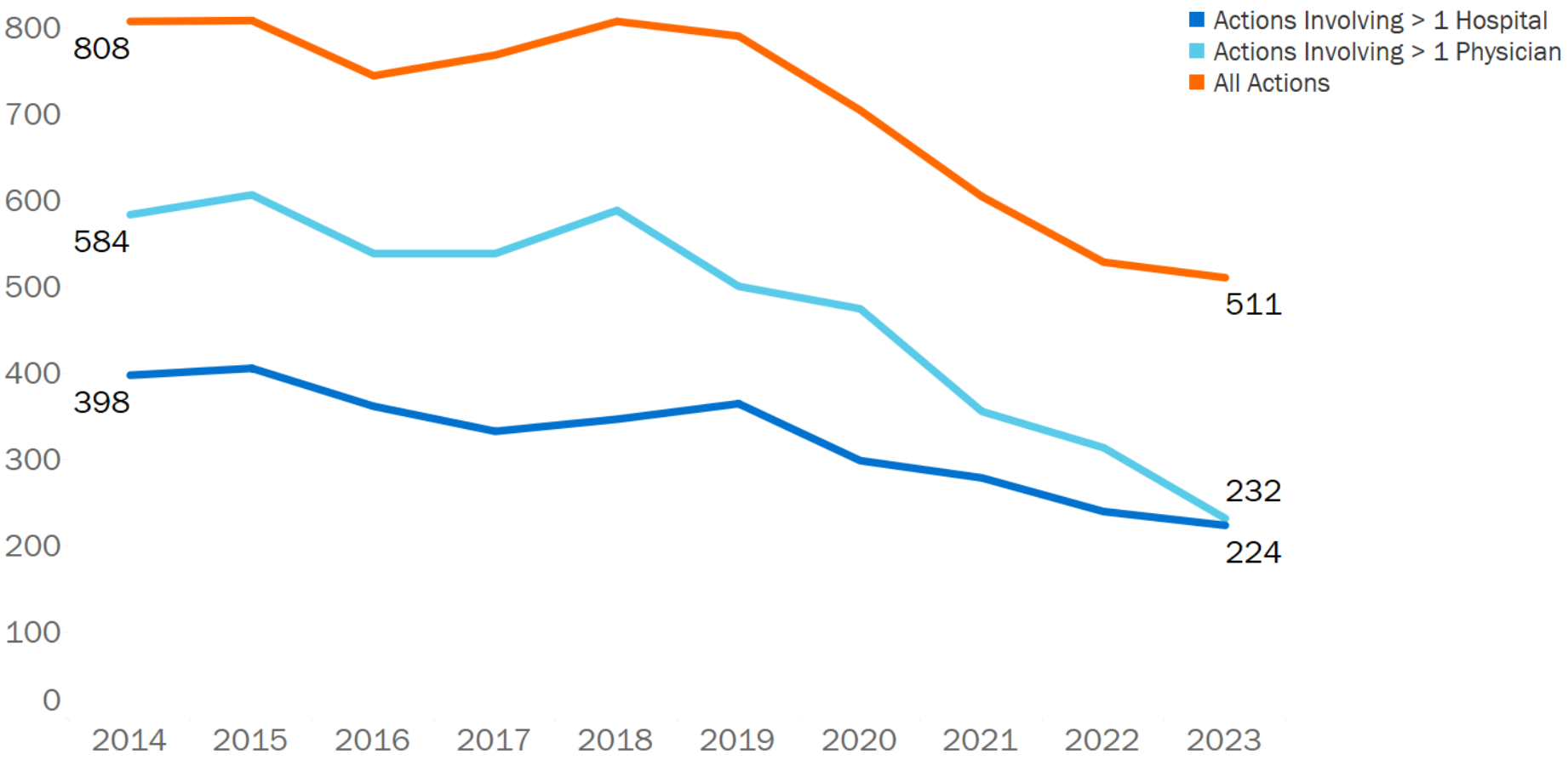



Figure 19

# ALL CLOSED CASES

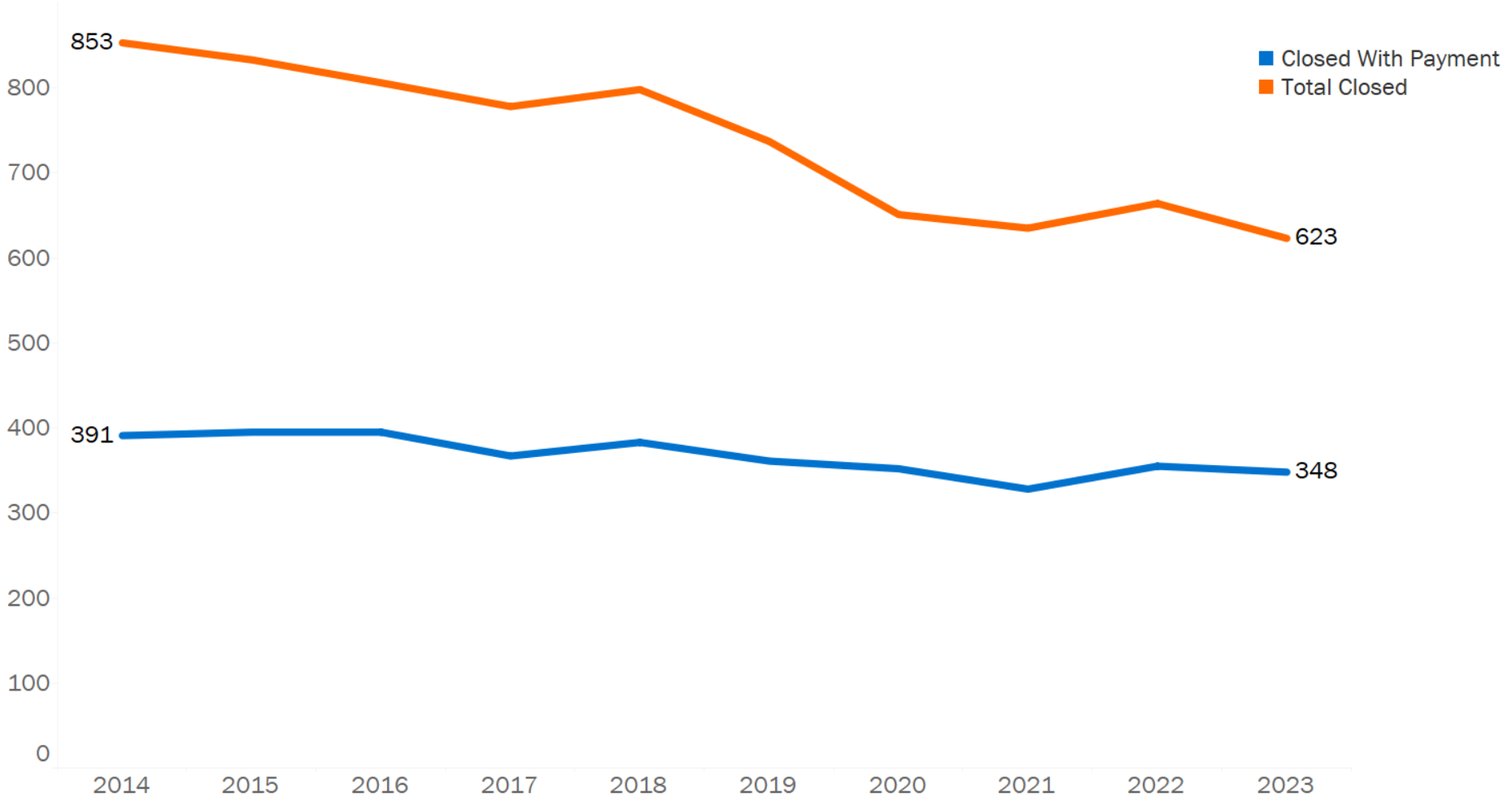



Figure 20

# CLOSED CASES

## AT LEAST ONE PHYSICIAN

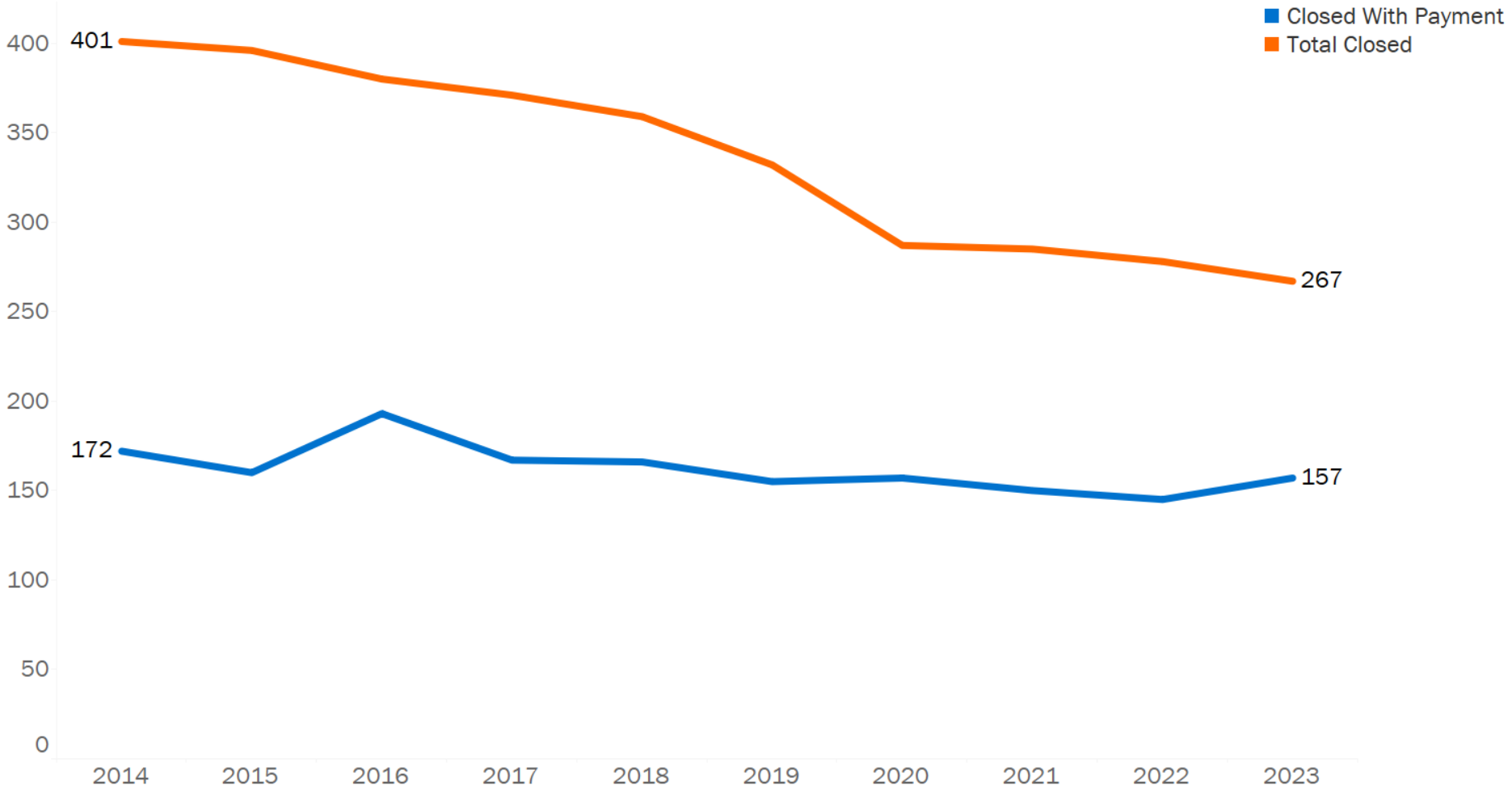



Figure 21

# CLOSED CASES

## AT LEAST ONE HOSPITAL

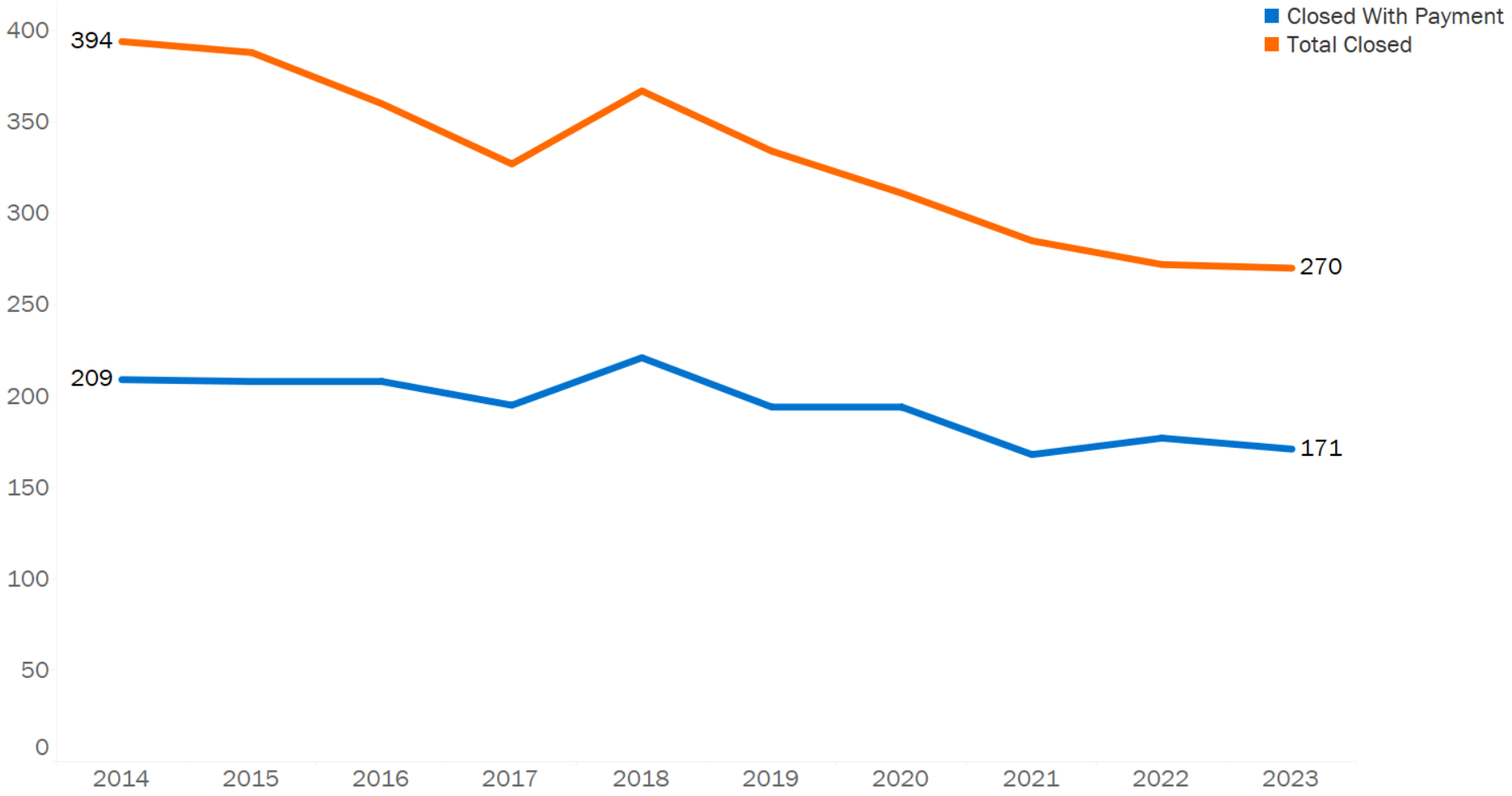



Figure 22

# AVERAGE INDEMNITY PAID

## ALL CLOSED

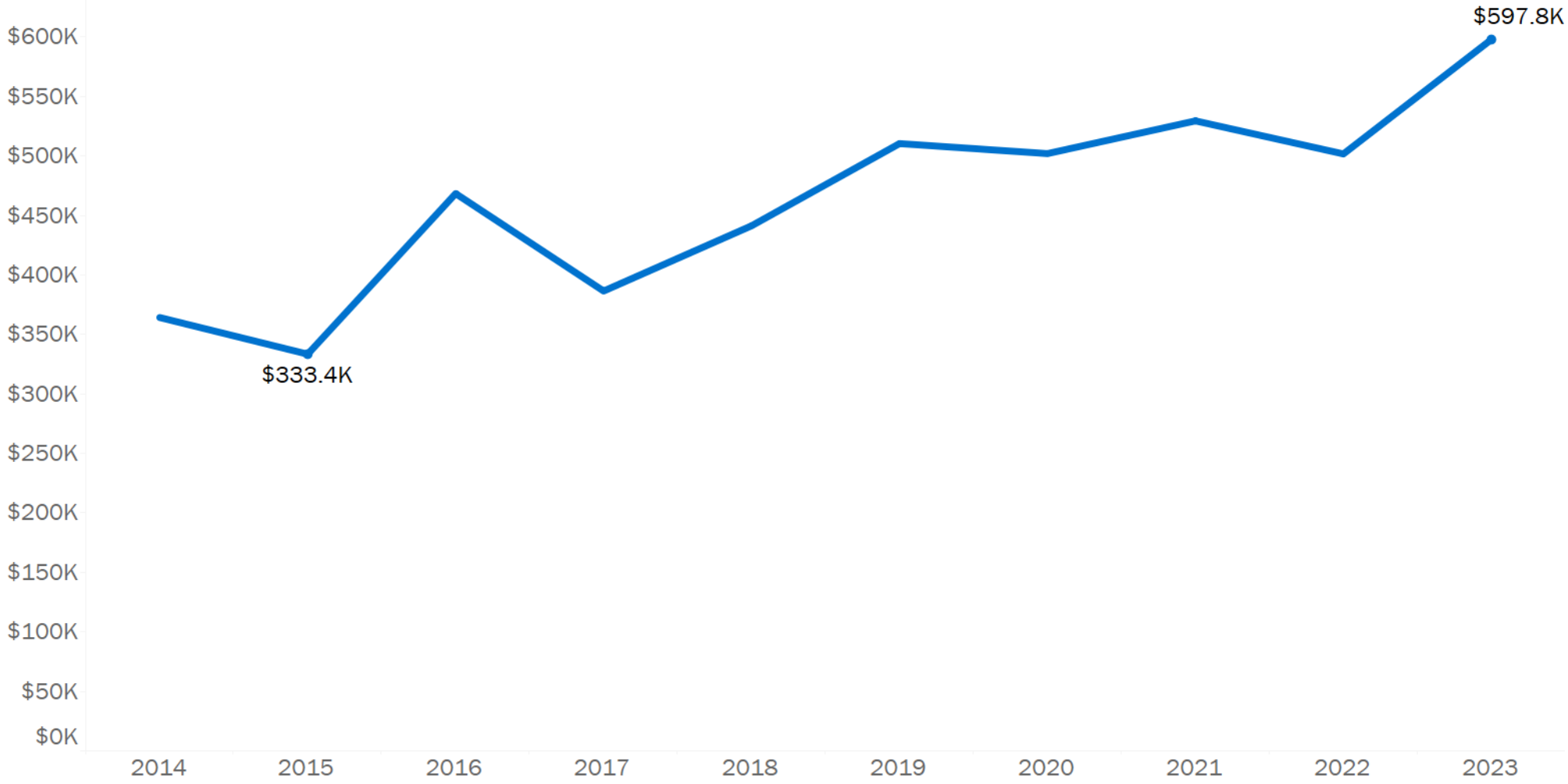



Figure 23

# AVERAGE INDEMNITY PAID

## AT LEAST ONE PHYSICIAN

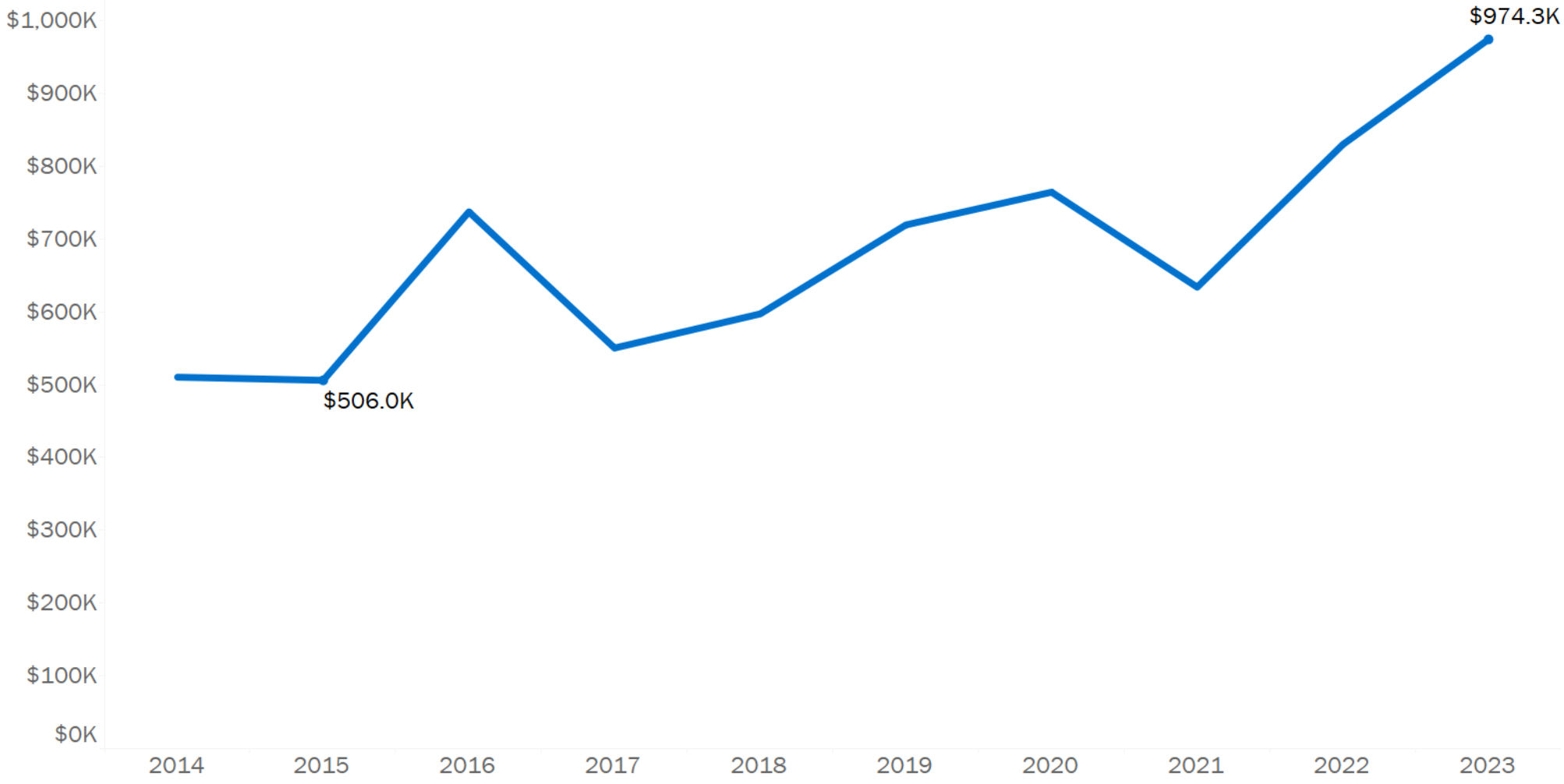



Figure 24

# AVERAGE INDEMNITY PAID

## AT LEAST ONE HOSPITAL

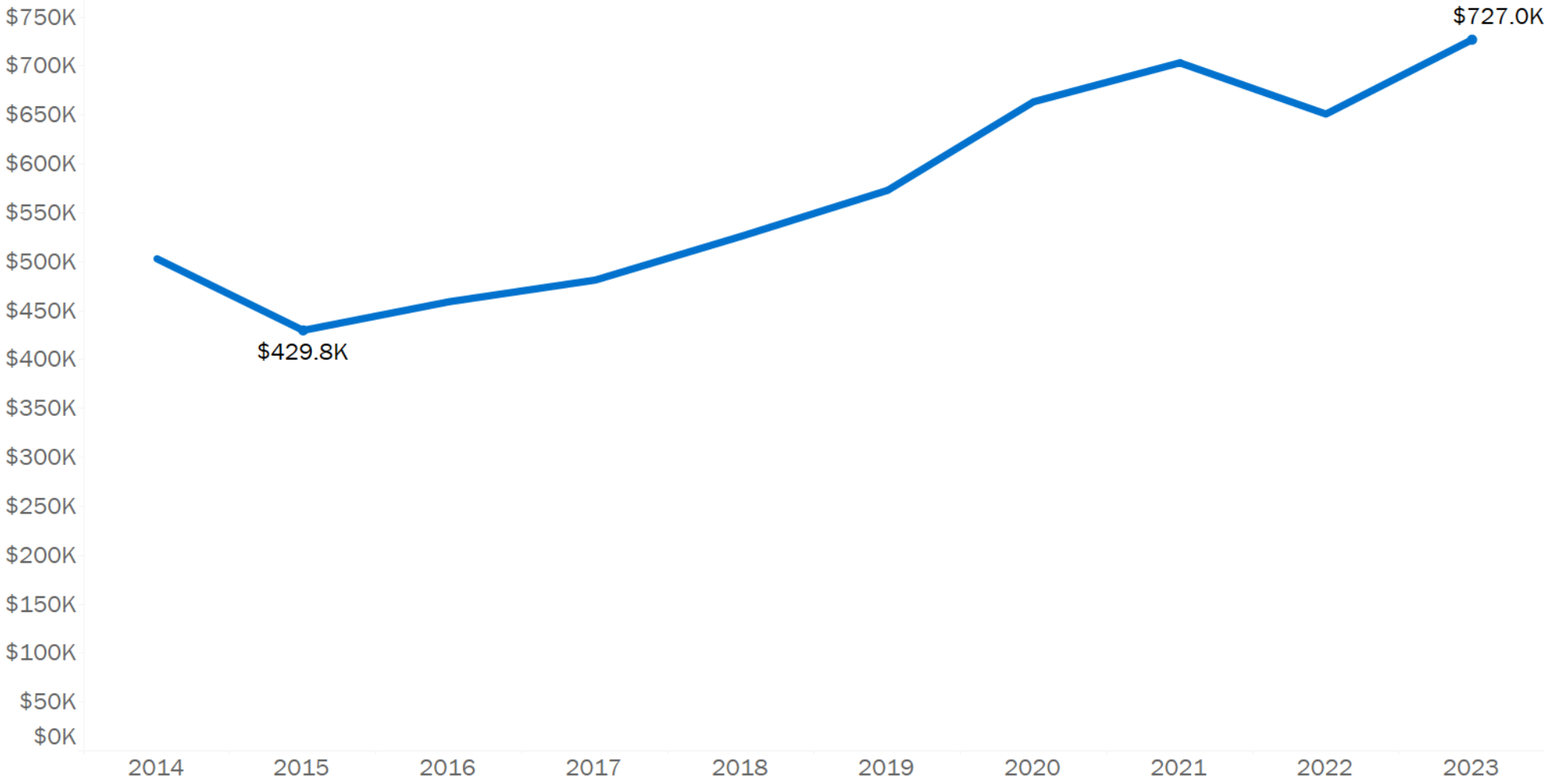



Figure 25

# LOSS ADJUSTMENT EXPENSE

## ALL CASES

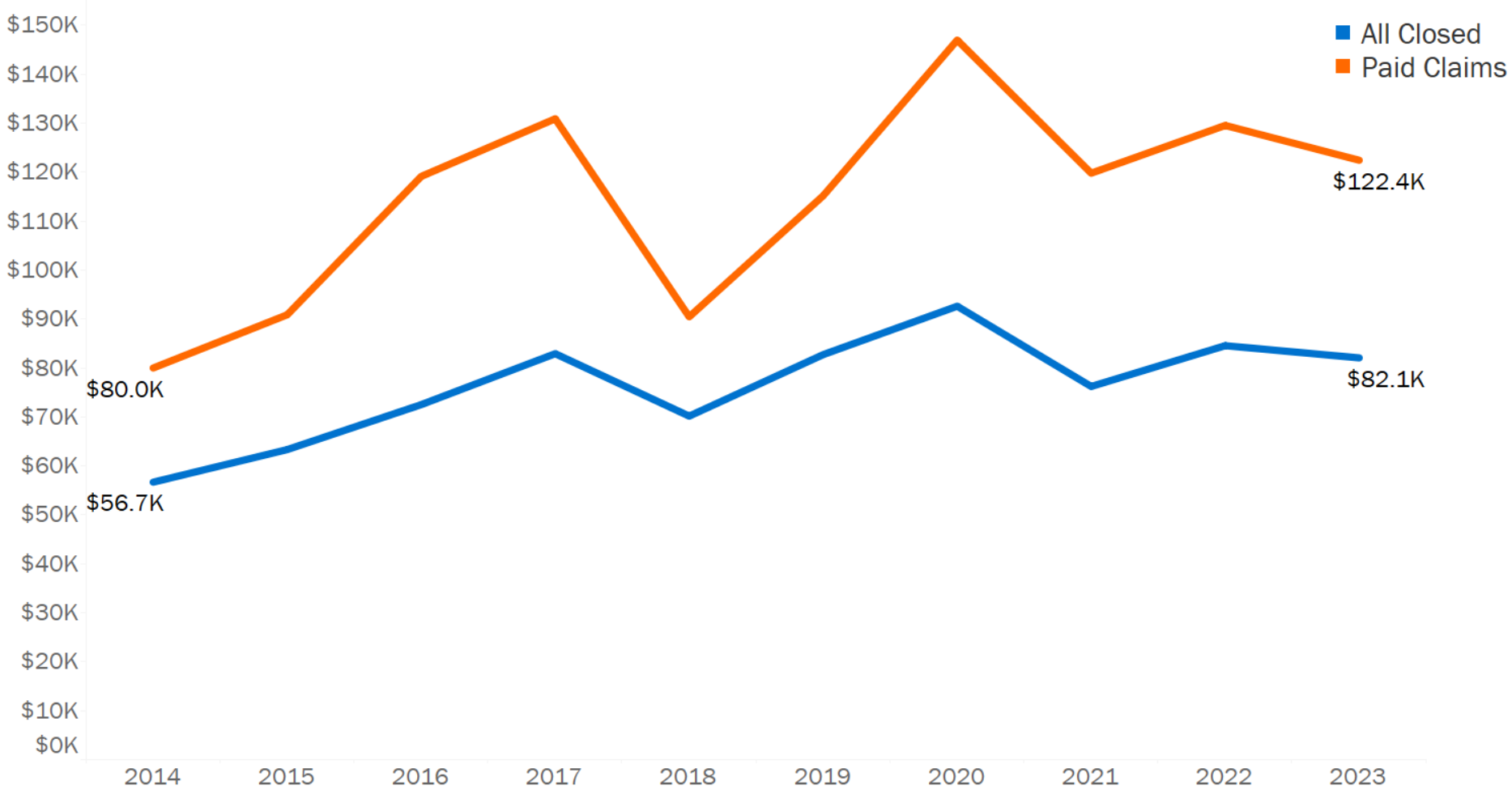



Figure 26

# LOSS ADJUSTMENT EXPENSE

## AT LEAST ONE PHYSICIAN

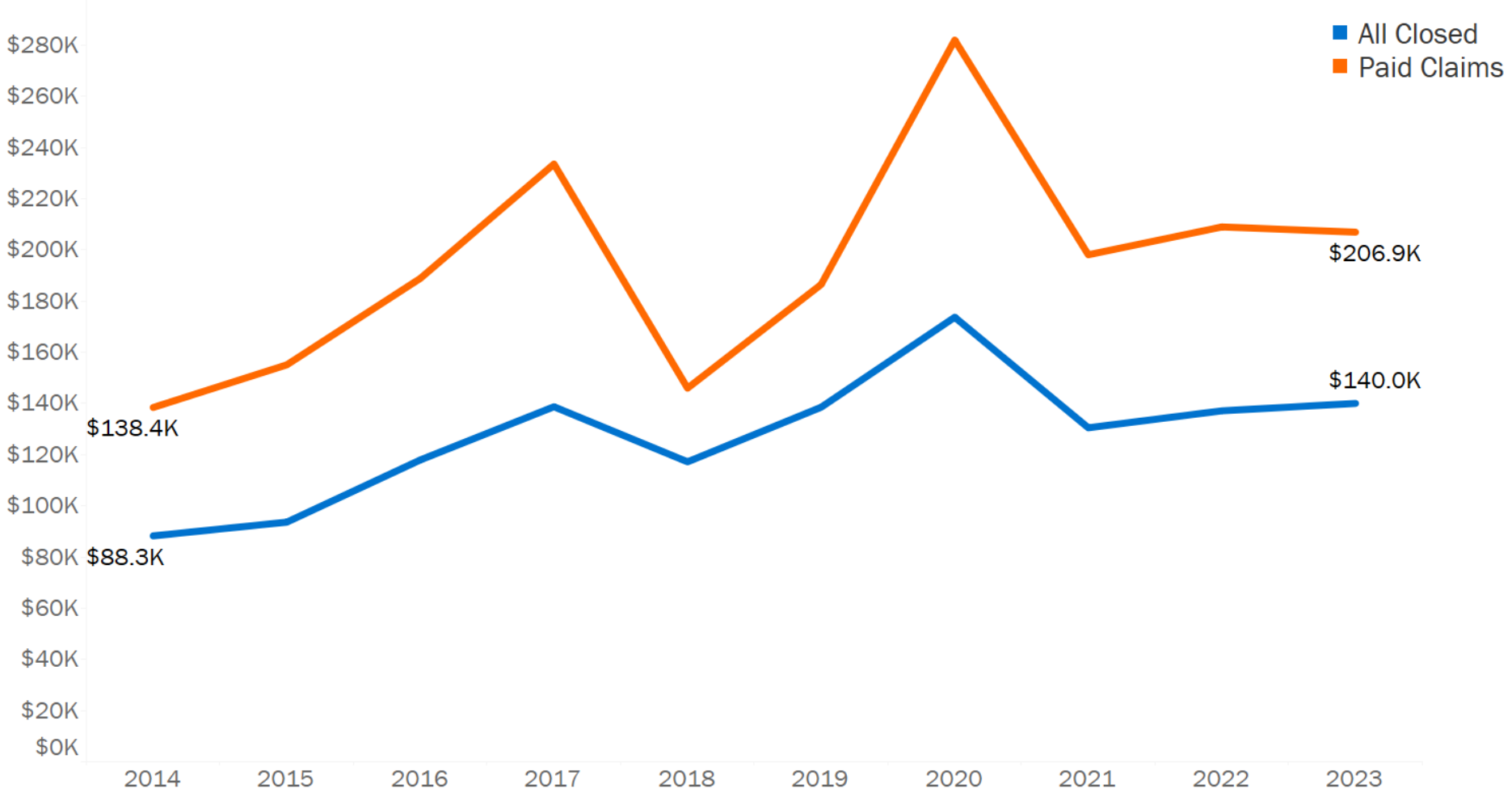



Figure 27

# LOSS ADJUSTMENT EXPENSE

## AT LEAST ONE HOSPITAL

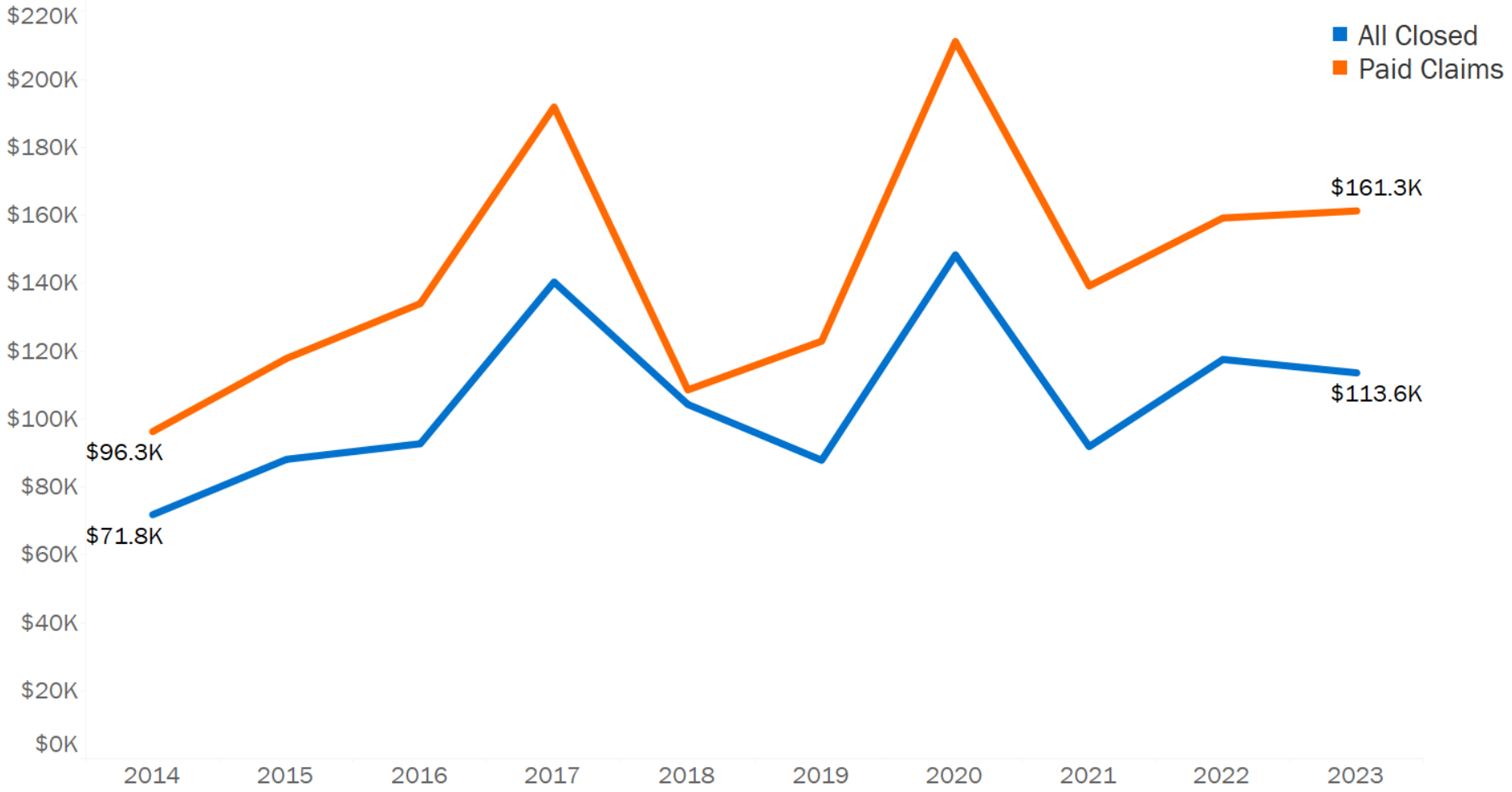



Figure 28

# COURT FILINGS BY COUNTY

## PRIOR TEN YEARS

| County | Total Court Filings | Closed With Payment | Total Indemnity | Average Indemnity |
|---|---|---|---|---|
| Adair | 17 | 13 | $5,382,974 | $414,075 |
| Andrew | 3 | 3 | $515,000 | $171,667 |
| Atchison | 4 | 3 | $936,250 | $312,083 |
| Audrain | 19 | 11 | $2,865,000 | $260,455 |
| Barry | 8 | 6 | $1,375,833 | $229,306 |
| Barton | 5 | 3 | $350,000 | $116,667 |
| Bates | 4 | 4 | $1,612,500 | $403,125 |
| Benton | 5 | 2 | $65,000 | $32,500 |
| Bollinger | 0 | 0 | $0 | $0 |
| Boone | 189 | 99 | $95,072,941 | $960,333 |
| Buchanan | 111 | 75 | $53,897,238 | $718,630 |
| Butler | 51 | 34 | $8,929,000 | $262,618 |
| Caldwell | 0 | 0 | $0 | $0 |
| Callaway | 9 | 3 | $715,000 | $238,333 |
| Camden | 48 | 30 | $16,200,500 | $540,017 |
| Cape Girardeau | 81 | 44 | $24,264,491 | $551,466 |
| Carroll | 6 | 4 | $1,410,000 | $352,500 |
| Carter | 0 | 0 | $0 | $0 |
| Cass | 60 | 36 | $11,582,572 | $321,738 |
| Cedar | 3 | 2 | $1,150,000 | $575,000 |
| Chariton | 2 | 1 | $130,000 | $130,000 |
| Christian | 5 | 4 | $725,000 | $181,250 |
| Clark | 0 | 0 | $0 | $0 |
| Clay | 166 | 82 | $32,805,952 | $400,073 |
| Clinton | 20 | 13 | $6,807,500 | $523,654 |
| Cole | 98 | 39 | $12,070,058 | $309,489 |
| Cooper | 2 | 2 | $866,558 | $433,279 |
| Crawford | 12 | 7 | $655,000 | $93,571 |
| Dade | 0 | 0 | $0 | $0 |
| Dallas | 2 | 1 | $200,000 | $200,000 |
| Daviess | 1 | 1 | $251,410 | $251,410 |
| Dekalb | 2 | 2 | $425,000 | $212,500 |
| Dent | 2 | 1 | $100,000 | $100,000 |
| Douglas | 0 | 0 | $0 | $0 |
| Dunklin | 10 | 6 | $8,782,255 | $1,463,709 |

| County | Total Court Filings | Closed With Payment | Total Indemnity | Average Indemnity |
|---|---|---|---|---|
| Franklin | 35 | 14 | $4,868,111 | $347,722 |
| Gasconade | 1 | 1 | $65,000 | $65,000 |
| Gentry | 7 | 5 | $1,042,315 | $208,463 |
| Greene | 293 | 176 | $121,543,843 | $690,590 |
| Grundy | 5 | 4 | $5,722,500 | $1,430,625 |
| Harrison | 0 | 0 | $0 | $0 |
| Henry | 14 | 7 | $2,587,500 | $369,643 |
| Hickory | 2 | 1 | $125,000 | $125,000 |
| Holt | 3 | 3 | $810,000 | $270,000 |
| Howard | 2 | 1 | $125,000 | $125,000 |
| Howell | 25 | 19 | $13,370,000 | $703,684 |
| Iron | 3 | 1 | $300,000 | $300,000 |
| Jackson | 734 | 457 | $260,910,988 | $570,921 |
| Jasper | 140 | 93 | $65,244,883 | $701,558 |
| Jefferson | 54 | 18 | $1,980,000 | $110,000 |
| Johnson | 26 | 16 | $5,565,604 | $347,850 |
| Knox | 4 | 3 | $250,000 | $83,333 |
| Laclede | 9 | 5 | $1,914,495 | $382,899 |
| Lafayette | 15 | 9 | $1,380,000 | $153,333 |
| Lawrence | 11 | 10 | $3,252,500 | $325,250 |
| Lewis | 1 | 1 | $142,000 | $142,000 |
| Lincoln | 5 | 1 | $450,000 | $450,000 |
| Linn | 4 | 3 | $650,000 | $216,667 |
| Livingston | 18 | 7 | $4,480,000 | $640,000 |
| McDonald | 3 | 2 | $5,510,000 | $2,755,000 |
| Macon | 4 | 2 | $310,000 | $155,000 |
| Madison | 7 | 3 | $1,961,689 | $653,896 |
| Maries | 1 | 0 | $0 | $0 |
| Marion | 20 | 9 | $2,240,963 | $248,996 |
| Mercer | 0 | 0 | $0 | $0 |
| Miller | 4 | 0 | $0 | $0 |
| Mississippi | 3 | 2 | $110,000 | $55,000 |
| Moniteau | 2 | 1 | $10,000 | $10,000 |
| Monroe | 0 | 0 | $0 | $0 |
| Montgomery | 0 | 0 | $0 | $0 |
| Morgan | 1 | 1 | $13,500 | $13,500 |
| New Madrid | 2 | 1 | $187,500 | $187,500 |
| Newton | 24 | 13 | $6,857,000 | $527,462 |
| Nodaway | 12 | 6 | $3,910,700 | $651,783 |

| County | Total Court Filings | Closed With Payment | Total Indemnity | Average Indemnity |
|---|---|---|---|---|
| Oregon | 1 | 1 | $75,000 | $75,000 |
| Osage | 1 | 0 | $0 | $0 |
| Ozark | 0 | 0 | $0 | $0 |
| Pemiscot | 8 | 5 | $1,107,500 | $221,500 |
| Perry | 4 | 2 | $975,000 | $487,500 |
| Pettis | 21 | 15 | $4,410,750 | $294,050 |
| Phelps | 33 | 16 | $3,121,155 | $195,072 |
| Pike | 4 | 1 | $130,000 | $130,000 |
| Platte | 40 | 20 | $7,717,278 | $385,864 |
| Polk | 19 | 13 | $5,166,152 | $397,396 |
| Pulaski | 5 | 3 | $1,093,750 | $364,583 |
| Putnam | 0 | 0 | $0 | $0 |
| Ralls | 2 | 1 | $50,000 | $50,000 |
| Randolph | 8 | 6 | $1,395,000 | $232,500 |
| Ray | 8 | 5 | $1,354,500 | $270,900 |
| Reynolds | 0 | 0 | $0 | $0 |
| Ripley | 4 | 2 | $55,500 | $27,750 |
| Saint Charles | 159 | 83 | $31,855,256 | $383,798 |
| Saint Clair | 9 | 5 | $1,462,500 | $292,500 |
| Sainte Genevieve | 5 | 3 | $2,850,000 | $950,000 |
| Saint Francois | 32 | 19 | $9,112,060 | $479,582 |
| Saint Louis | 1,012 | 478 | $230,348,077 | $481,900 |
| Saline | 19 | 13 | $4,613,099 | $354,854 |
| Schuyler | 0 | 0 | $0 | $0 |
| Scotland | 3 | 2 | $900,000 | $450,000 |
| Scott | 40 | 28 | $13,282,370 | $474,370 |
| Shannon | 1 | 1 | $80,000 | $80,000 |
| Shelby | 0 | 0 | $0 | $0 |
| Stoddard | 5 | 5 | $855,000 | $171,000 |
| Stone | 2 | 0 | $0 | $0 |
| Sullivan | 0 | 0 | $0 | $0 |
| Taney | 28 | 14 | $7,011,812 | $500,844 |
| Texas | 19 | 6 | $2,721,500 | $453,583 |
| Vernon | 7 | 7 | $2,541,500 | $363,071 |
| Warren | 2 | 2 | $195,000 | $97,500 |
| Washington | 8 | 5 | $1,428,000 | $285,600 |
| Wayne | 4 | 2 | $370,002 | $185,001 |
| Webster | 5 | 1 | $200,000 | $200,000 |
| Worth | 0 | 0 | $0 | $0 |

| County | Total Court Filings | Closed With Payment | Total Indemnity | Average Indemnity |
|---|---|---|---|---|
| Wright | 2 | 1 | $1,250,000 | $1,250,000 |
| Saint Louis City | 448 | 235 | $265,915,947 | $1,131,557 |
| Appellate Court | 1 | 0 | $0 | $0 |
| Federal Court | 211 | 50 | $19,729,613 | $394,592 |
| Guaranty Fund | 1 | 1 | $47,500 | $47,500 |
| Out Of State | 67 | 33 | $8,126,169 | $246,248 |
| Unknown | 25 | 12 | $9,834,777 | $819,565 |

# MEAN NUMBER OF MONTHS: INCIDENT TO DISPOSITION

## CLOSED WITH PAYMENT

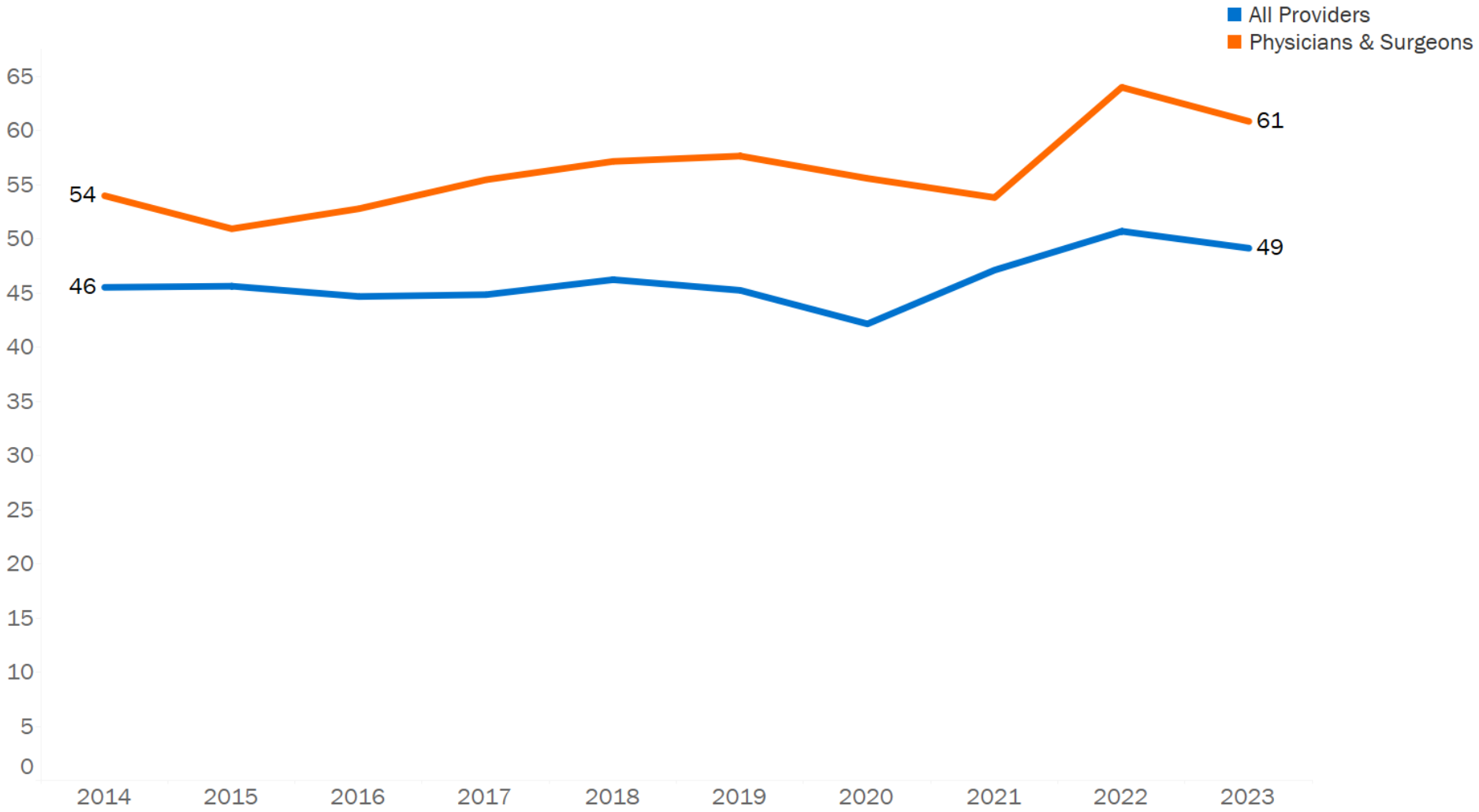



Figure 29

# MEAN NUMBER OF MONTHS: INCIDENT TO DISPOSITION

## BODILY INJURY SEVERITY - ALL PROVIDERS

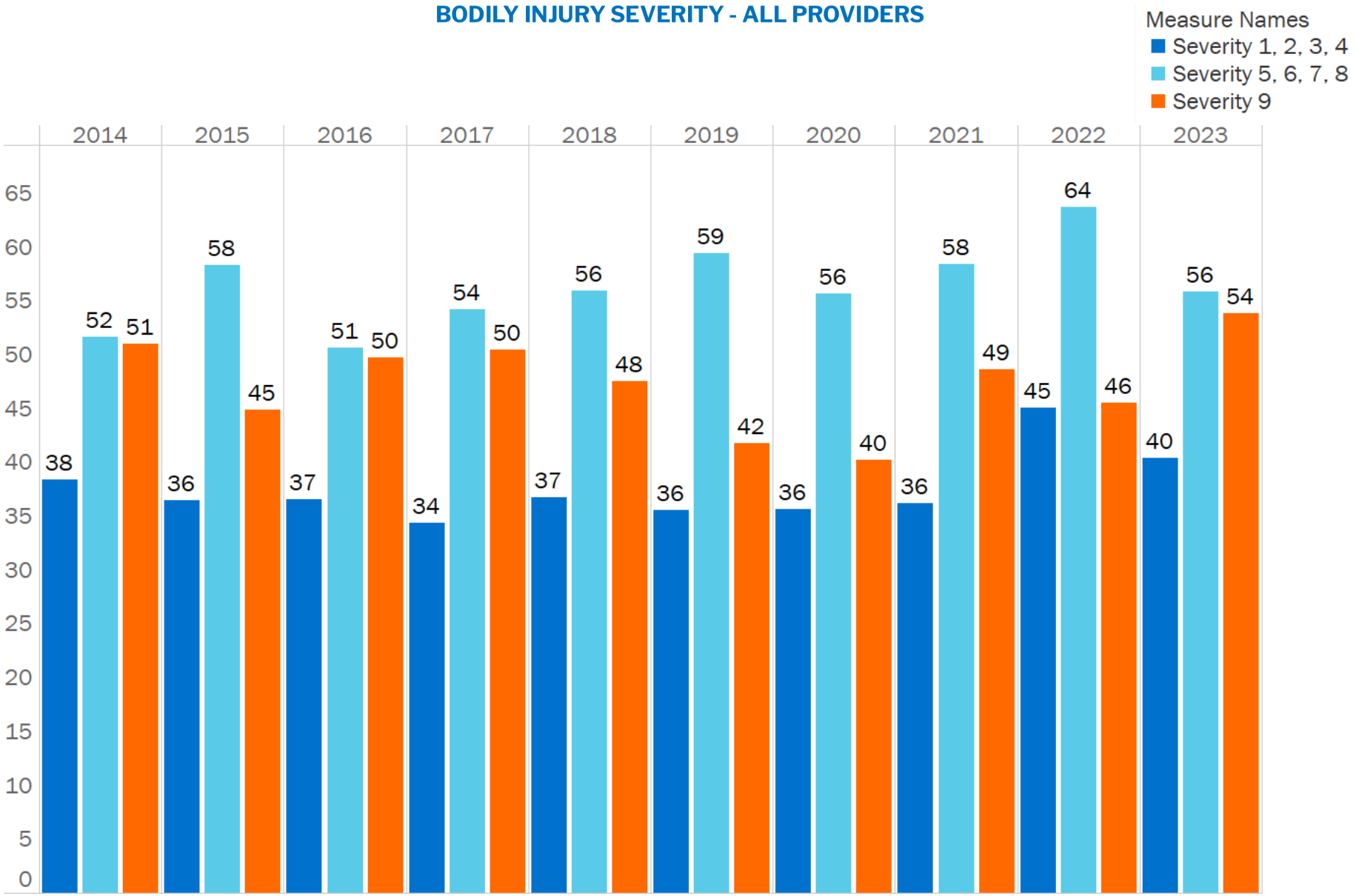



Figure 30

# MEAN NUMBER OF MONTHS: INCIDENT TO DISPOSITION

## BODILY INJURY SEVERITY - PHYSICIANS & SURGEONS

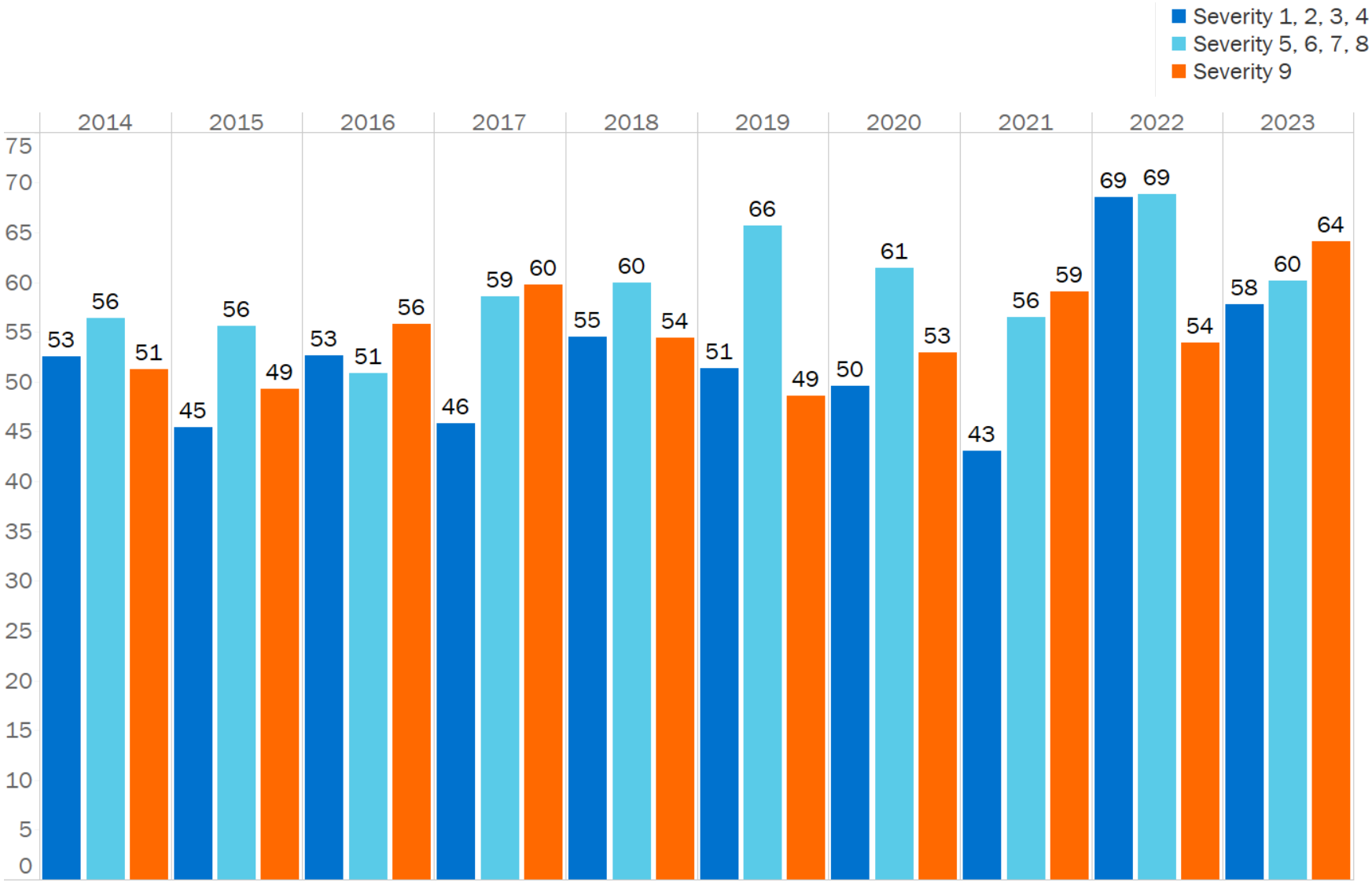



Figure 31

# MEAN NUMBER OF MONTHS: INCIDENT TO DISPOSITION

## BODILY INJURY SEVERITY - HOSPITALS

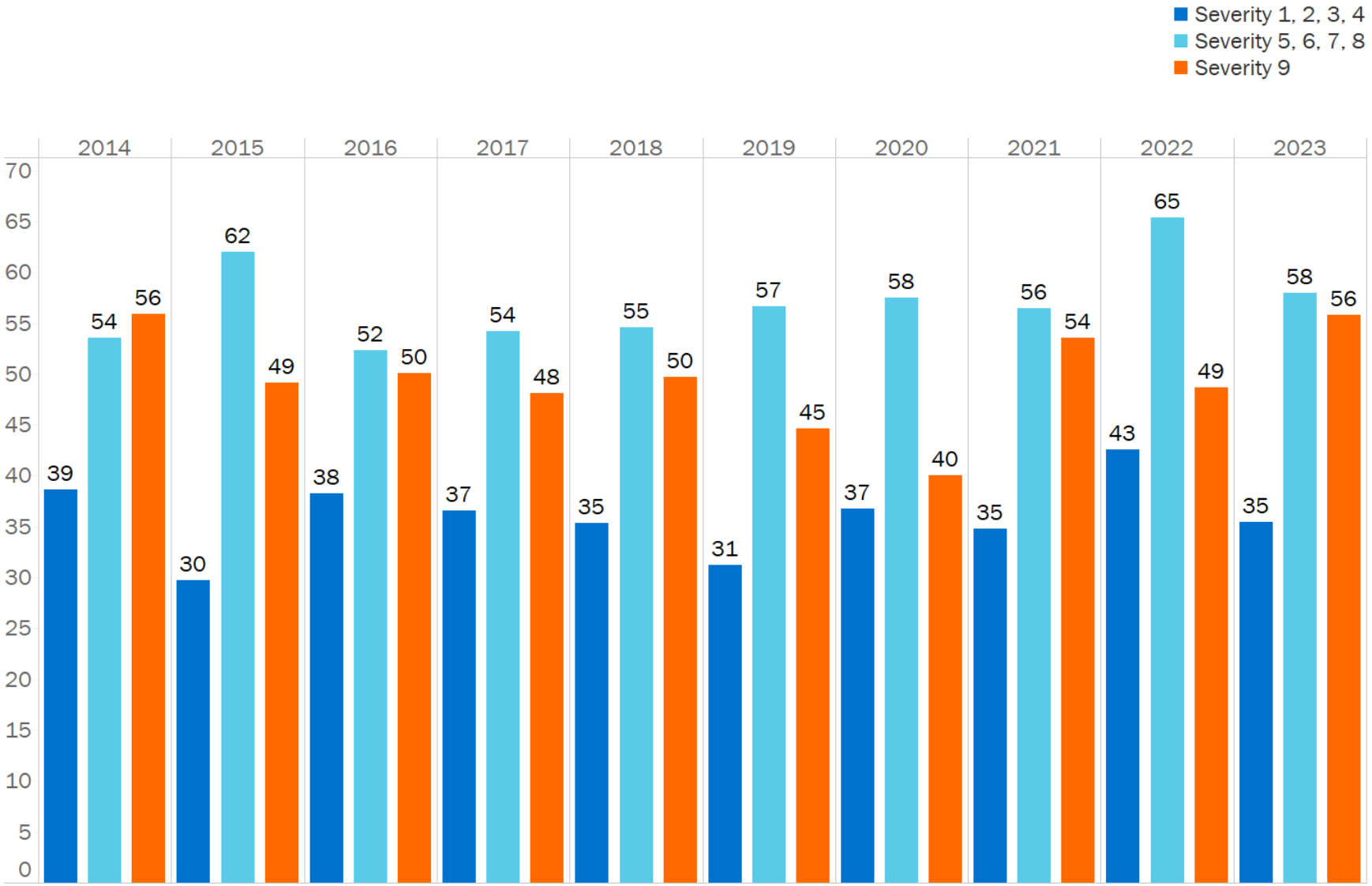



Figure 32

# 4 CLAIM SEVERITY

This section classifies individual claim data based on the amount of indemnity paid. The data for all medical providers, physicians & surgeons, and hospitals are presented separately for the preceding three years.

Summaries include:

- Average number of months from incident to close
- Number of claims reported and closed
- Cumulative percentage of number of claims
- Total indemnity paid
- Cumulative percentage of indemnity paid for closed claims
- Average economic damages
- Average non-economic damages
- Average indemnity
- Average loss adjustment expense

The following are used in subsequent tables:

- Economic damages: damages arising from monetary harm including medical bills, lost wages, and lost earning capacity.
- Non-economic damages: damages arising from non-monetary harm, including mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life, and loss of consortium.
- Loss adjustment expenses: expense paid to defense counsel and all other allocated loss adjustment expenses, such as filing fees, telephone charges, and fees for expert witnesses.

# SUMMARY BY INDEMNITY RANGE

## ALL CLOSED CASES: 2023

| Indemnity Range | Average Months | Closed Claims | Cumulative % of Claims | Indemnity Paid | Cumulative % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity | Average Expense |
|---|---|---|---|---|---|---|---|---|---|
| None | 45 | 275 | 44.1% | $0 | 0.0% | $0 | $0 | $0 | $30,978 |
| 1,000 – 1,999 | 14 | 4 | 44.8% | $5,156 | 0.0% | $764 | $525 | $1,289 | $511 |
| 2,000 – 2,999 | 19 | 7 | 45.9% | $16,452 | 0.0% | $601 | $1,750 | $2,350 | $9,843 |
| 3,000 – 3,999 | 24 | 1 | 46.1% | $3,750 | 0.0% | $0 | $3,750 | $3,750 | |
| 4,000 – 4,999 | 16 | 1 | 46.2% | $4,599 | 0.0% | $3,081 | $1,518 | $4,599 | $1,200 |
| 5,000 – 5,999 | 12 | 4 | 46.9% | $20,000 | 0.0% | $2,650 | $2,350 | $5,000 | $32 |
| 6,000 – 6,999 | 49 | 4 | 47.5% | $25,735 | 0.0% | $1,563 | $4,871 | $6,434 | $81,159 |
| 7,000 – 7,999 | 57 | 2 | 47.8% | $14,500 | 0.0% | $0 | $7,250 | $7,250 | $19,771 |
| 10,000 – 19,999 | 32 | 16 | 50.4% | $195,327 | 0.1% | $3,955 | $8,253 | $12,208 | $27,263 |
| 20,000 – 29,999 | 45 | 8 | 51.7% | $195,000 | 0.2% | $7,404 | $15,929 | $24,375 | $23,391 |
| 30,000 – 39,999 | 44 | 8 | 53.0% | $258,413 | 0.4% | $9,288 | $23,014 | $32,302 | $42,589 |
| 40,000 – 49,999 | 33 | 4 | 53.6% | $170,000 | 0.4% | $8,950 | $33,550 | $42,500 | $11,796 |
| 50,000 – 59,999 | 61 | 10 | 55.2% | $505,000 | 0.7% | $6,500 | $44,000 | $50,500 | $76,250 |
| 60,000 – 69,999 | 38 | 5 | 56.0% | $322,167 | 0.8% | $15,000 | $49,433 | $64,433 | $87,741 |
| 70,000 – 79,999 | 40 | 7 | 57.1% | $524,904 | 1.1% | $15,654 | $59,332 | $74,986 | $169,213 |
| 80,000 – 89,999 | 45 | 5 | 57.9% | $419,741 | 1.3% | $15,134 | $68,814 | $83,948 | $85,804 |
| 90,000 – 99,999 | 52 | 4 | 58.6% | $368,750 | 1.5% | $22,969 | $69,219 | $92,188 | $69,780 |
| 100,000 –199,999 | 49 | 63 | 68.7% | $8,368,320 | 5.5% | $34,463 | $96,066 | $132,830 | $41,540 |
| 200,000 – 299,999 | 52 | 49 | 76.6% | $11,608,904 | 11.1% | $97,537 | $139,380 | $236,916 | $88,610 |
| 300,000 – 399,999 | 53 | 35 | 82.2% | $11,719,584 | 16.7% | $102,865 | $231,981 | $334,845 | $103,783 |

| Indemnity Range | Average Months | Closed Claims | Cumulative % of Claims | Indemnity Paid | Cumulative % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity | Average Expense |
|---|---|---|---|---|---|---|---|---|---|
| 400,000 – 499,999 | 47 | 22 | 85.7% | $9,127,500 | 21.1% | $174,228 | $240,658 | $414,886 | $92,559 |
| 500,000 – 999,999 | 54 | 47 | 93.3% | $31,305,820 | 36.1% | $286,434 | $363,418 | $666,081 | $168,361 |
| 1,000,000 – 1,999,999 | 54 | 28 | 97.8% | $37,033,400 | 53.9% | $774,640 | $547,982 | $1,322,621 | $307,552 |
| 2,000,000 – 2,999,999 | 53 | 5 | 98.6% | $11,000,000 | 59.2% | $626,000 | $1,574,000 | $2,200,000 | $207,978 |
| 3,000,000 – 3,999,999 | 48 | 2 | 98.9% | $6,000,000 | 62.1% | $699,470 | $2,300,531 | $3,000,000 | $327,923 |
| Over 4,000,000 | 96 | 7 | 100.0% | $78,838,677 | 100.0% | $5,996,181 | $5,266,487 | $11,262,668 | $1,030,287 |
| Total | 47 | 623 | | $208,051,699 | | $155,241 | $177,240 | $333,951 | $82,055 |
| Total (Paid Only) | 49 | 348 | | $208,051,699 | | $277,917 | $317,300 | $597,850 | $122,418 |

# SUMMARY BY INDEMNITY RANGE

## PHYSICIANS & SURGEONS: 2023

| Indemnity Range | Average Months | Closed Claims | Cumulative % of Claims | Indemnity Paid | Cumulative % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity | Average Expense |
|---|---|---|---|---|---|---|---|---|---|
| None | 52 | 110 | 41.2% | $0 | 0.0% | $0 | $0 | $0 | $44,505 |
| 5,000 – 5,999 | 9 | 1 | 41.6% | $5,000 | 0.0% | $4,250 | $750 | $5,000 | $0 |
| 6,000 – 6,999 | 89 | 1 | 41.9% | $6,738 | 0.0% | $0 | $6,738 | $6,738 | $255,393 |
| 10,000 – 19,999 | 49 | 5 | 43.8% | $57,500 | 0.0% | $2,750 | $8,750 | $11,500 | $29,763 |
| 20,000 – 29,999 | 29 | 1 | 44.2% | $25,000 | 0.1% | $0 | $25,000 | $25,000 | $120,482 |
| 30,000 – 39,999 | 64 | 2 | 44.9% | $60,000 | 0.1% | $0 | $30,000 | $30,000 | $77,306 |
| 40,000 – 49,999 | 56 | 1 | 45.3% | $45,000 | 0.1% | $0 | $45,000 | $45,000 | $46,527 |
| 50,000 – 59,999 | 82 | 5 | 47.2% | $255,000 | 0.3% | $10,000 | $41,000 | $51,000 | $90,984 |
| 60,000 – 69,999 | 47 | 3 | 48.3% | $190,500 | 0.4% | $25,000 | $38,500 | $63,500 | $115,879 |
| 70,000 – 79,999 | 88 | 1 | 48.7% | $75,000 | 0.5% | $10,000 | $65,000 | $75,000 | $1,069,702 |
| 80,000 – 89,999 | 81 | 2 | 49.4% | $162,741 | 0.6% | $7,500 | $73,871 | $81,371 | $203,348 |
| 90,000 – 99,999 | 63 | 1 | 49.8% | $93,750 | 0.6% | $46,875 | $46,875 | $93,750 | $86,278 |
| 100,000 –199,999 | 52 | 25 | 59.2% | $3,618,820 | 3.0% | $33,330 | $105,622 | $144,753 | $60,695 |
| 200,000 – 299,999 | 72 | 19 | 66.3% | $4,531,045 | 6.0% | $84,574 | $153,902 | $238,476 | $112,995 |
| 300,000 – 399,999 | 63 | 17 | 72.7% | $5,705,000 | 9.7% | $114,282 | $221,306 | $335,588 | $128,903 |
| 400,000 – 499,999 | 47 | 10 | 76.4% | $4,145,000 | 12.4% | $223,075 | $191,425 | $414,500 | $135,605 |
| 500,000 – 999,999 | 59 | 32 | 88.4% | $21,543,039 | 26.5% | $241,308 | $431,912 | $673,220 | $212,420 |
| 1,000,000 – 1,999,999 | 56 | 21 | 96.3% | $28,608,400 | 45.2% | $767,640 | $594,664 | $1,362,305 | $382,156 |
| 2,000,000 – 2,999,999 | 57 | 4 | 97.8% | $9,000,000 | 51.1% | $447,500 | $1,802,500 | $2,250,000 | $178,559 |
| Over 4,000,000 | 107 | 6 | 100.0% | $74,838,677 | 100.0% | $6,462,388 | $6,010,725 | $12,473,113 | $1,108,360 |

| Indemnity Range | Average Months | Closed Claims | Cumulative % of Claims | Indemnity Paid | Cumulative % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity | Average Expense |
|---|---|---|---|---|---|---|---|---|---|
| Total | 57 | 267 | | $152,966,210 | | $266,799 | $305,565 | $572,907 | $140,020 |
| Total (Paid Only) | 61 | 157 | | $152,966,210 | | $453,728 | $519,656 | $974,307 | $206,942 |

# SUMMARY BY INDEMNITY RANGE

## HOSPITALS: 2023

| Indemnity Range | Average Months | Closed Claims | Cumulative % of Claims | Indemnity Paid | Cumulative % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity | Average Expense |
|---|---|---|---|---|---|---|---|---|---|
| None | 47 | 99 | 36.7% | $0 | 0.0% | $0 | $0 | $0 | $31,204 |
| 1,000 – 1,999 | 15 | 3 | 37.8% | $3,600 | 0.0% | $500 | $700 | $1,200 | $0 |
| 2,000 – 2,999 | 17 | 3 | 38.9% | $6,952 | 0.0% | $817 | $1,500 | $2,317 | $19,060 |
| 3,000 – 3,999 | 24 | 1 | 39.3% | $3,750 | 0.0% | $0 | $3,750 | $3,750 | |
| 5,000 – 5,999 | 14 | 3 | 40.4% | $15,000 | 0.0% | $2,117 | $2,883 | $5,000 | $43 |
| 6,000 – 6,999 | 38 | 2 | 41.1% | $12,500 | 0.0% | $3,125 | $3,125 | $6,250 | $20,750 |
| 7,000 – 7,999 | 45 | 1 | 41.5% | $7,000 | 0.0% | $0 | $7,000 | $7,000 | $18,637 |
| 10,000 – 19,999 | 31 | 10 | 45.2% | $132,827 | 0.1% | $4,269 | $9,014 | $13,283 | $30,581 |
| 20,000 – 29,999 | 42 | 4 | 46.7% | $95,000 | 0.2% | $6,475 | $17,275 | $23,750 | $31,750 |
| 30,000 – 39,999 | 37 | 4 | 48.1% | $137,000 | 0.3% | $18,575 | $15,675 | $34,250 | $37,848 |
| 40,000 – 49,999 | 40 | 3 | 49.3% | $130,000 | 0.4% | $11,933 | $31,400 | $43,333 | $15,522 |
| 50,000 – 59,999 | 53 | 5 | 51.1% | $255,000 | 0.6% | $3,000 | $48,000 | $51,000 | $70,771 |
| 60,000 – 69,999 | 18 | 1 | 51.5% | $65,000 | 0.7% | $0 | $65,000 | $65,000 | $0 |
| 70,000 – 79,999 | 35 | 5 | 53.3% | $374,904 | 1.0% | $21,916 | $53,065 | $74,981 | $214,718 |
| 80,000 – 89,999 | 47 | 2 | 54.1% | $167,000 | 1.1% | $36,645 | $46,855 | $83,500 | $168,469 |
| 90,000 – 99,999 | 29 | 1 | 54.4% | $95,000 | 1.2% | $25,000 | $70,000 | $95,000 | $48,011 |
| 100,000 –199,999 | 50 | 26 | 64.1% | $3,423,000 | 4.0% | $44,272 | $87,382 | $131,654 | $47,168 |
| 200,000 – 299,999 | 50 | 20 | 71.5% | $4,781,680 | 7.8% | $110,701 | $128,383 | $239,084 | $76,218 |
| 300,000 – 399,999 | 49 | 16 | 77.4% | $5,327,084 | 12.1% | $148,641 | $184,302 | $332,943 | $123,283 |
| 400,000 – 499,999 | 51 | 13 | 82.2% | $5,382,500 | 16.4% | $150,559 | $263,479 | $414,038 | $102,068 |

| Indemnity Range | Average Months | Closed Claims | Cumulative % of Claims | Indemnity Paid | Cumulative % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity | Average Expense |
|---|---|---|---|---|---|---|---|---|---|
| 500,000 – 999,999 | 55 | 22 | 90.4% | $14,457,665 | 28.1% | $311,594 | $345,573 | $657,167 | $253,560 |
| 1,000,000 – 1,999,999 | 55 | 16 | 96.3% | $20,903,400 | 44.9% | $720,233 | $586,229 | $1,306,463 | $344,025 |
| 2,000,000 – 2,999,999 | 59 | 3 | 97.4% | $6,700,000 | 50.3% | $950,000 | $1,283,333 | $2,233,333 | $243,438 |
| 3,000,000 – 3,999,999 | 49 | 1 | 97.8% | $3,000,000 | 52.7% | $1,398,939 | $1,601,061 | $3,000,000 | $496,462 |
| Over 4,000,000 | 96 | 6 | 100.0% | $58,838,677 | 100.0% | $4,128,878 | $5,677,568 | $9,806,446 | $1,109,788 |
| Total | 48 | 270 | | $124,314,539 | | $205,629 | $254,796 | $460,424 | $113,586 |
| Total (Paid Only) | 48 | 171 | | $124,314,539 | | $324,677 | $402,309 | $726,986 | $161,281 |

# SUMMARY BY INDEMNITY RANGE

## ALL CLOSED CASES: 2022

| Indemnity Range | Average Months | Closed Claims | Cumulative % of Claims | Indemnity Paid | Cumulative % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity | Average Expense |
|---|---|---|---|---|---|---|---|---|---|
| None | 46 | 309 | 46.5% | $0 | 0.0% | $0 | $0 | $0 | $32,865 |
| 1,000 – 1,999 | 49 | 5 | 47.3% | $3,712 | 0.0% | $325 | $417 | $742 | $4,001 |
| 2,000 – 2,999 | 8 | 2 | 47.6% | $4,612 | 0.0% | $1,306 | $1,000 | $2,306 | |
| 3,000 – 3,999 | 14 | 1 | 47.7% | $3,500 | 0.0% | | $3,500 | $3,500 | $1,581 |
| 4,000 – 4,999 | 5 | 1 | 47.9% | $4,451 | 0.0% | $4,451 | $0 | $4,451 | $0 |
| 5,000 – 5,999 | 46 | 3 | 48.3% | $15,000 | 0.0% | $2,167 | $2,167 | $5,000 | $33,583 |
| 6,000 – 6,999 | 68 | 2 | 48.6% | $13,320 | 0.0% | $4,035 | $2,626 | $6,660 | $6,260 |
| 7,000 – 7,999 | 25 | 2 | 48.9% | $15,000 | 0.0% | $2,438 | $5,063 | $7,500 | $2,072 |
| 9,000 – 9,999 | 11 | 1 | 49.1% | $9,000 | 0.0% | $4,500 | $4,500 | $9,000 | $0 |
| 10,000 – 19,999 | 35 | 13 | 51.1% | $193,750 | 0.1% | $5,048 | $9,856 | $14,904 | $35,526 |
| 20,000 – 29,999 | 50 | 16 | 53.5% | $372,237 | 0.4% | $3,707 | $19,558 | $23,265 | $71,756 |
| 30,000 – 39,999 | 68 | 8 | 54.7% | $269,917 | 0.5% | $15,913 | $17,827 | $33,740 | $24,126 |
| 40,000 – 49,999 | 50 | 7 | 55.7% | $295,500 | 0.7% | $23,443 | $18,771 | $42,214 | $24,641 |
| 50,000 – 59,999 | 62 | 14 | 57.8% | $709,600 | 1.1% | $16,714 | $33,971 | $50,686 | $63,624 |
| 60,000 – 69,999 | 80 | 7 | 58.9% | $430,500 | 1.3% | $17,788 | $43,712 | $61,500 | $82,405 |
| 70,000 – 79,999 | 56 | 11 | 60.5% | $813,000 | 1.8% | $38,291 | $35,618 | $73,909 | $59,413 |
| 80,000 – 89,999 | 38 | 6 | 61.4% | $487,500 | 2.0% | $38,742 | $42,508 | $81,250 | $82,399 |
| 90,000 – 99,999 | 51 | 4 | 62.0% | $371,500 | 2.3% | $45,210 | $47,665 | $92,875 | $75,062 |
| 100,000 –199,999 | 50 | 59 | 70.9% | $8,193,970 | 6.9% | $51,155 | $86,624 | $138,881 | $114,230 |
| 200,000 – 299,999 | 49 | 63 | 80.4% | $14,357,113 | 14.9% | $86,240 | $137,285 | $227,891 | $74,721 |

| Indemnity Range | Average Months | Closed Claims | Cumulative % of Claims | Indemnity Paid | Cumulative % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity | Average Expense |
|---|---|---|---|---|---|---|---|---|---|
| 300,000 – 399,999 | 46 | 30 | 84.9% | $9,894,278 | 20.5% | $121,766 | $198,043 | $329,809 | $117,822 |
| 400,000 – 499,999 | 44 | 17 | 87.5% | $7,307,500 | 24.6% | $137,691 | $292,162 | $429,853 | $93,554 |
| 500,000 – 999,999 | 52 | 43 | 94.0% | $27,558,053 | 40.0% | $257,059 | $372,198 | $640,885 | $286,888 |
| 1,000,000 – 1,999,999 | 66 | 23 | 97.4% | $29,247,500 | 56.5% | $529,736 | $741,894 | $1,271,630 | $283,644 |
| 2,000,000 – 2,999,999 | 66 | 6 | 98.3% | $13,300,000 | 63.9% | $674,272 | $1,209,062 | $2,216,667 | $379,000 |
| 3,000,000 – 3,999,999 | 42 | 7 | 99.4% | $21,680,000 | 76.1% | $1,939,214 | $1,129,357 | $3,097,143 | $208,710 |
| Over 4,000,000 | 39 | 4 | 100.0% | $42,550,000 | 100.0% | $3,818,648 | $6,818,852 | $10,637,500 | $446,630 |
| Total | 49 | 664 | | $178,100,513 | | $108,764 | $154,427 | $268,224 | $84,547 |
| Total (Paid Only) | 51 | 355 | | $178,100,513 | | $203,434 | $288,843 | $501,692 | $129,532 |

# SUMMARY BY INDEMNITY RANGE

## PHYSICIANS & SURGEONS: 2022

| Indemnity Range | Average Months | Closed Claims | Cumulative % of Claims | Indemnity Paid | Cumulative % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity | Average Expense |
|---|---|---|---|---|---|---|---|---|---|
| None | 57 | 133 | 47.8% | $0 | 0.0% | $0 | $0 | $0 | $58,797 |
| 5,000 – 5,999 | 78 | 1 | 48.2% | $5,000 | 0.0% | $0 | $5,000 | $5,000 | $100,749 |
| 10,000 – 19,999 | 57 | 5 | 50.0% | $66,500 | 0.1% | $6,050 | $7,250 | $13,300 | $92,029 |
| 20,000 – 29,999 | 70 | 4 | 51.4% | $90,000 | 0.1% | $10,030 | $12,471 | $22,500 | $98,089 |
| 30,000 – 39,999 | 203 | 2 | 52.2% | $65,917 | 0.2% | $9,300 | $23,659 | $32,959 | $76,046 |
| 40,000 – 49,999 | 124 | 1 | 52.5% | $40,000 | 0.2% | $40,000 | $0 | $40,000 | $96,109 |
| 50,000 – 59,999 | 81 | 3 | 53.6% | $150,000 | 0.3% | $22,000 | $28,000 | $50,000 | $90,229 |
| 60,000 – 69,999 | 118 | 3 | 54.7% | $185,500 | 0.5% | $27,500 | $34,333 | $61,833 | $155,431 |
| 70,000 – 79,999 | 37 | 1 | 55.0% | $75,000 | 0.6% | $49,500 | $25,500 | $75,000 | $20,757 |
| 80,000 – 89,999 | 67 | 1 | 55.4% | $80,000 | 0.6% | $25,000 | $55,000 | $80,000 | $401,187 |
| 90,000 – 99,999 | 64 | 3 | 56.5% | $274,000 | 0.9% | $60,280 | $31,053 | $91,333 | $98,621 |
| 100,000 –199,999 | 67 | 12 | 60.8% | $1,645,000 | 2.2% | $41,154 | $95,929 | $137,083 | $95,007 |
| 200,000 – 299,999 | 64 | 24 | 69.4% | $5,553,808 | 6.8% | $115,124 | $116,285 | $231,409 | $113,238 |
| 300,000 – 399,999 | 46 | 18 | 75.9% | $5,964,663 | 11.8% | $133,898 | $197,472 | $331,370 | $150,396 |
| 400,000 – 499,999 | 50 | 10 | 79.5% | $4,295,000 | 15.4% | $153,850 | $275,650 | $429,500 | $103,036 |
| 500,000 – 999,999 | 62 | 27 | 89.2% | $16,671,308 | 29.2% | $253,542 | $363,914 | $617,456 | $380,209 |
| 1,000,000 – 1,999,999 | 69 | 20 | 96.4% | $25,247,500 | 50.2% | $528,447 | $733,928 | $1,262,375 | $308,469 |
| 2,000,000 – 2,999,999 | 63 | 2 | 97.1% | $5,200,000 | 54.5% | $1,040,815 | $1,559,186 | $2,600,000 | $249,526 |
| 3,000,000 – 3,999,999 | 54 | 4 | 98.6% | $12,180,000 | 64.6% | $1,406,125 | $1,588,875 | $3,045,000 | $332,569 |
| Over 4,000,000 | 39 | 4 | 100.0% | $42,550,000 | 100.0% | $3,818,648 | $6,818,852 | $10,637,500 | $446,630 |

| Indemnity Range | Average Months | Closed Claims | Cumulative % of Claims | Indemnity Paid | Cumulative % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity | Average Expense |
|---|---|---|---|---|---|---|---|---|---|
| Total | 61 | 278 | | $120,339,196 | | $173,142 | $259,013 | $432,875 | $137,131 |
| Total (Paid Only) | 64 | 145 | | $120,339,196 | | $331,956 | $496,590 | $829,925 | $208,982 |

# SUMMARY BY INDEMNITY RANGE

## HOSPITALS: 2022

| Indemnity Range | Average Months | Closed Claims | Cumulative % of Claims | Indemnity Paid | Cumulative % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity | Average Expense |
|---|---|---|---|---|---|---|---|---|---|
| None | 47 | 95 | 34.9% | $0 | 0.0% | $0 | $0 | $0 | $39,908 |
| 1,000 – 1,999 | 49 | 5 | 36.8% | $3,712 | 0.0% | $325 | $417 | $742 | $4,001 |
| 2,000 – 2,999 | 8 | 2 | 37.5% | $4,612 | 0.0% | $1,306 | $1,000 | $2,306 | |
| 3,000 – 3,999 | 14 | 1 | 37.9% | $3,500 | 0.0% | | $3,500 | $3,500 | $1,581 |
| 5,000 – 5,999 | 56 | 2 | 38.6% | $10,000 | 0.0% | $2,500 | $2,500 | $5,000 | $50,375 |
| 6,000 – 6,999 | 102 | 1 | 39.0% | $6,500 | 0.0% | $3,500 | $3,000 | $6,500 | $5,700 |
| 7,000 – 7,999 | 25 | 2 | 39.7% | $15,000 | 0.0% | $2,438 | $5,063 | $7,500 | $2,072 |
| 10,000 – 19,999 | 38 | 7 | 42.3% | $101,500 | 0.1% | $5,874 | $8,626 | $14,500 | $44,673 |
| 20,000 – 29,999 | 52 | 6 | 44.5% | $137,500 | 0.2% | $5,020 | $17,897 | $22,917 | $64,998 |
| 30,000 – 39,999 | 49 | 5 | 46.3% | $169,000 | 0.4% | $14,740 | $19,060 | $33,800 | $21,879 |
| 40,000 – 49,999 | 25 | 4 | 47.8% | $168,000 | 0.5% | $25,400 | $16,600 | $42,000 | $1,948 |
| 50,000 – 59,999 | 80 | 5 | 49.6% | $250,000 | 0.8% | $20,200 | $29,800 | $50,000 | $68,832 |
| 60,000 – 69,999 | 48 | 2 | 50.4% | $123,000 | 0.9% | $10,000 | $51,500 | $61,500 | $144,415 |
| 70,000 – 79,999 | 50 | 7 | 52.9% | $523,000 | 1.3% | $34,100 | $40,614 | $74,714 | $47,759 |
| 80,000 – 89,999 | 41 | 4 | 54.4% | $322,500 | 1.6% | $48,113 | $32,513 | $80,625 | $109,102 |
| 90,000 – 99,999 | 64 | 3 | 55.5% | $274,000 | 1.8% | $60,280 | $31,053 | $91,333 | $98,621 |
| 100,000 –199,999 | 62 | 23 | 64.0% | $3,185,970 | 4.6% | $61,811 | $76,710 | $138,520 | $72,275 |
| 200,000 – 299,999 | 49 | 25 | 73.2% | $5,617,632 | 9.5% | $102,172 | $122,533 | $224,705 | $79,654 |
| 300,000 – 399,999 | 44 | 14 | 78.3% | $4,612,500 | 13.5% | $118,285 | $211,179 | $329,464 | $188,255 |
| 400,000 – 499,999 | 42 | 8 | 81.2% | $3,432,500 | 16.5% | $119,750 | $309,313 | $429,063 | $118,827 |

| Indemnity Range | Average Months | Closed Claims | Cumulative % of Claims | Indemnity Paid | Cumulative % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity | Average Expense |
|---|---|---|---|---|---|---|---|---|---|
| 500,000 – 999,999 | 57 | 22 | 89.3% | $13,729,058 | 28.4% | $248,164 | $375,884 | $624,048 | $431,407 |
| 1,000,000 – 1,999,999 | 76 | 16 | 95.2% | $21,047,500 | 46.6% | $578,902 | $736,567 | $1,315,469 | $278,817 |
| 2,000,000 – 2,999,999 | 55 | 4 | 96.7% | $9,300,000 | 54.7% | $1,011,407 | $1,313,593 | $2,325,000 | $430,052 |
| 3,000,000 – 3,999,999 | 43 | 6 | 98.9% | $18,680,000 | 70.9% | $2,179,083 | $900,917 | $3,113,333 | $238,010 |
| Over 4,000,000 | 28 | 3 | 100.0% | $33,500,000 | 100.0% | $5,031,530 | $6,135,136 | $11,166,667 | $395,588 |
| Total | 51 | 272 | | $115,216,984 | | $200,455 | $222,401 | $423,592 | $117,536 |
| Total (Paid Only) | 53 | 177 | | $115,216,984 | | $308,044 | $341,769 | $650,943 | $159,201 |

# SUMMARY BY INDEMNITY RANGE

## ALL CLOSED CASES: 2021

| Indemnity Range | Average Months | Closed Claims | Cumulative % of Claims | Indemnity Paid | Cumulative % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity | Average Expense |
|---|---|---|---|---|---|---|---|---|---|
| None | 43 | 307 | 48.3% | $0 | 0.0% | $0 | $0 | $0 | $29,672 |
| 1,000 – 1,999 | 11 | 6 | 49.3% | $7,004 | 0.0% | $799 | $368 | $1,167 | $536 |
| 3,000 – 3,999 | 37 | 2 | 49.6% | $6,500 | 0.0% | $3,250 | $0 | $3,250 | $9,599 |
| 4,000 – 4,999 | 8 | 2 | 49.9% | $8,500 | 0.0% | $0 | $4,250 | $4,250 | $0 |
| 5,000 – 5,999 | 41 | 8 | 51.2% | $40,400 | 0.0% | $975 | $4,075 | $5,050 | $8,960 |
| 6,000 – 6,999 | 98 | 1 | 51.3% | $6,000 | 0.0% | $3,000 | $3,000 | $6,000 | $325 |
| 8,000 – 8,999 | 19 | 1 | 51.5% | $8,000 | 0.0% | $5,000 | $3,000 | $8,000 | $4,082 |
| 9,000 – 9,999 | 39 | 1 | 51.7% | $9,248 | 0.0% | $5,248 | $4,000 | $9,248 | $0 |
| 10,000 – 19,999 | 32 | 15 | 54.0% | $188,656 | 0.2% | $4,865 | $7,713 | $12,577 | $12,022 |
| 20,000 – 29,999 | 51 | 13 | 56.1% | $305,586 | 0.3% | $5,573 | $17,934 | $23,507 | $48,464 |
| 30,000 – 39,999 | 29 | 11 | 57.8% | $353,130 | 0.5% | $12,285 | $19,818 | $32,103 | $6,489 |
| 40,000 – 49,999 | 42 | 6 | 58.7% | $253,604 | 0.7% | $467 | $41,801 | $42,267 | $41,488 |
| 50,000 – 59,999 | 26 | 6 | 59.7% | $300,000 | 0.9% | $4,833 | $45,167 | $50,000 | $11,184 |
| 60,000 – 69,999 | 50 | 5 | 60.5% | $304,000 | 1.0% | $11,664 | $49,136 | $60,800 | $26,893 |
| 70,000 – 79,999 | 40 | 11 | 62.2% | $810,000 | 1.5% | $35,250 | $38,386 | $73,636 | $54,588 |
| 80,000 – 89,999 | 112 | 1 | 62.4% | $80,000 | 1.5% | $16,600 | $58,400 | $80,000 | $26,470 |
| 90,000 – 99,999 | 63 | 3 | 62.8% | $284,000 | 1.7% | $0 | $61,667 | $94,667 | $81,793 |
| 100,000 –199,999 | 42 | 58 | 72.0% | $8,130,250 | 6.4% | $40,390 | $94,417 | $140,177 | $41,463 |
| 200,000 – 299,999 | 47 | 47 | 79.4% | $10,945,833 | 12.7% | $82,950 | $149,940 | $232,890 | $76,512 |
| 300,000 – 399,999 | 46 | 26 | 83.5% | $8,747,000 | 17.7% | $114,116 | $222,307 | $336,423 | $63,262 |

| Indemnity Range | Average Months | Closed Claims | Cumulative % of Claims | Indemnity Paid | Cumulative % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity | Average Expense |
|---|---|---|---|---|---|---|---|---|---|
| 400,000 – 499,999 | 43 | 23 | 87.1% | $10,026,800 | 23.5% | $150,935 | $285,013 | $435,948 | $257,483 |
| 500,000 – 999,999 | 52 | 44 | 94.0% | $29,010,791 | 40.2% | $203,333 | $456,003 | $659,336 | $234,382 |
| 1,000,000 – 1,999,999 | 71 | 25 | 98.0% | $31,705,786 | 58.5% | $396,242 | $853,322 | $1,268,231 | $255,469 |
| 2,000,000 – 2,999,999 | 110 | 5 | 98.7% | $10,810,000 | 64.7% | $1,518,080 | $643,920 | $2,162,000 | $348,163 |
| 3,000,000 – 3,999,999 | 93 | 1 | 98.9% | $3,000,000 | 66.4% | $1,500,000 | $1,500,000 | $3,000,000 | $2,121,044 |
| Over 4,000,000 | 67 | 7 | 100.0% | $58,325,001 | 100.0% | $6,052,166 | $2,279,977 | $8,332,143 | $407,667 |
| Total | 45 | 635 | | $173,666,089 | | $131,961 | $140,139 | $273,490 | $76,213 |
| Total (Paid Only) | 47 | 328 | | $173,666,089 | | $255,474 | $271,306 | $529,470 | $119,774 |

# SUMMARY BY INDEMNITY RANGE

## PHYSICIANS & SURGEONS: 2021

| Indemnity Range | Average Months | Closed Claims | Cumulative % of Claims | Indemnity Paid | Cumulative % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity | Average Expense |
|---|---|---|---|---|---|---|---|---|---|
| None | 47 | 135 | 47.4% | $0 | 0.0% | $0 | $0 | $0 | $55,370 |
| 5,000 – 5,999 | 95 | 1 | 47.7% | $5,000 | 0.0% | $0 | $5,000 | $5,000 | $0 |
| 8,000 – 8,999 | 19 | 1 | 48.1% | $8,000 | 0.0% | $5,000 | $3,000 | $8,000 | $4,082 |
| 9,000 – 9,999 | 39 | 1 | 48.4% | $9,248 | 0.0% | $5,248 | $4,000 | $9,248 | $0 |
| 10,000 – 19,999 | 71 | 3 | 49.5% | $35,000 | 0.1% | $2,520 | $9,147 | $11,667 | $33,462 |
| 20,000 – 29,999 | 32 | 2 | 50.2% | $47,500 | 0.1% | $11,250 | $12,500 | $23,750 | $1,917 |
| 30,000 – 39,999 | 39 | 4 | 51.6% | $129,500 | 0.2% | $8,450 | $23,925 | $32,375 | $913 |
| 40,000 – 49,999 | 43 | 5 | 53.3% | $213,604 | 0.5% | $560 | $42,161 | $42,721 | $47,446 |
| 50,000 – 59,999 | 36 | 1 | 53.7% | $50,000 | 0.5% | $25,000 | $25,000 | $50,000 | $59,761 |
| 70,000 – 79,999 | 46 | 3 | 54.7% | $220,000 | 0.8% | $55,000 | $18,333 | $73,333 | $120,320 |
| 90,000 – 99,999 | 74 | 2 | 55.4% | $185,000 | 0.9% | $0 | $92,500 | $92,500 | $106,244 |
| 100,000 –199,999 | 46 | 16 | 61.1% | $2,262,000 | 3.3% | $36,428 | $101,822 | $141,375 | $45,744 |
| 200,000 – 299,999 | 56 | 26 | 70.2% | $6,068,333 | 9.7% | $80,450 | $152,947 | $233,397 | $101,734 |
| 300,000 – 399,999 | 53 | 18 | 76.5% | $6,119,500 | 16.1% | $110,855 | $229,117 | $339,972 | $75,956 |
| 400,000 – 499,999 | 46 | 15 | 81.8% | $6,562,574 | 23.0% | $187,633 | $249,872 | $437,505 | $372,241 |
| 500,000 – 999,999 | 52 | 27 | 91.2% | $16,919,781 | 40.8% | $192,295 | $434,363 | $626,659 | $358,275 |
| 1,000,000 – 1,999,999 | 66 | 18 | 97.5% | $22,471,212 | 64.5% | $321,999 | $900,475 | $1,248,401 | $233,173 |
| 2,000,000 – 2,999,999 | 81 | 2 | 98.2% | $4,810,000 | 69.5% | $1,220,200 | $1,184,800 | $2,405,000 | $647,948 |
| 3,000,000 – 3,999,999 | 93 | 1 | 98.6% | $3,000,000 | 72.7% | $1,500,000 | $1,500,000 | $3,000,000 | $2,121,044 |
| Over 4,000,000 | 65 | 4 | 100.0% | $25,975,001 | 100.0% | $3,035,417 | $3,458,334 | $6,493,750 | $279,641 |

| Indemnity Range | Average Months | Closed Claims | Cumulative % of Claims | Indemnity Paid | Cumulative % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity | Average Expense |
|---|---|---|---|---|---|---|---|---|---|
| Total | 50 | 285 | | $95,091,253 | | $122,180 | $209,660 | $333,654 | $130,496 |
| Total (Paid Only) | 54 | 150 | | $95,091,253 | | $232,143 | $398,355 | $633,942 | $198,108 |

# SUMMARY BY INDEMNITY RANGE

## HOSPITALS: 2021

| Indemnity Range | Average Months | Closed Claims | Cumulative % of Claims | Indemnity Paid | Cumulative % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity | Average Expense |
|---|---|---|---|---|---|---|---|---|---|
| None | 48 | 117 | 41.1% | $0 | 0.0% | $0 | $0 | $0 | $23,940 |
| 1,000 – 1,999 | 17 | 3 | 42.1% | $3,895 | 0.0% | $1,020 | $278 | $1,298 | $20 |
| 4,000 – 4,999 | 6 | 1 | 42.5% | $4,500 | 0.0% | | $4,500 | $4,500 | |
| 5,000 – 5,999 | 37 | 5 | 44.2% | $25,300 | 0.0% | $1,060 | $4,000 | $5,060 | $5,000 |
| 8,000 – 8,999 | 19 | 1 | 44.6% | $8,000 | 0.0% | $5,000 | $3,000 | $8,000 | $4,082 |
| 10,000 – 19,999 | 38 | 10 | 48.1% | $133,280 | 0.1% | $5,273 | $8,055 | $13,328 | $14,918 |
| 20,000 – 29,999 | 62 | 8 | 50.9% | $190,586 | 0.3% | $4,838 | $18,986 | $23,823 | $68,219 |
| 30,000 – 39,999 | 18 | 5 | 52.6% | $155,000 | 0.4% | $7,980 | $23,020 | $31,000 | $778 |
| 40,000 – 49,999 | 46 | 2 | 53.3% | $87,500 | 0.5% | $1,400 | $42,350 | $43,750 | $38,042 |
| 50,000 – 59,999 | 28 | 4 | 54.7% | $200,000 | 0.7% | $6,250 | $43,750 | $50,000 | $14,940 |
| 60,000 – 69,999 | 40 | 3 | 55.8% | $182,000 | 0.8% | $13,640 | $47,027 | $60,667 | $28,807 |
| 70,000 – 79,999 | 39 | 8 | 58.6% | $590,000 | 1.3% | $34,094 | $39,656 | $73,750 | $60,624 |
| 90,000 – 99,999 | 74 | 2 | 59.3% | $185,000 | 1.5% | $0 | $92,500 | $92,500 | $106,244 |
| 100,000 –199,999 | 44 | 22 | 67.0% | $2,953,750 | 4.0% | $36,955 | $95,034 | $134,261 | $44,573 |
| 200,000 – 299,999 | 55 | 18 | 73.3% | $4,315,833 | 7.6% | $85,997 | $153,771 | $239,769 | $92,769 |
| 300,000 – 399,999 | 50 | 12 | 77.5% | $4,225,000 | 11.2% | $74,783 | $277,300 | $352,083 | $95,996 |
| 400,000 – 499,999 | 44 | 10 | 81.1% | $4,294,226 | 14.9% | $110,150 | $319,273 | $429,423 | $130,066 |
| 500,000 – 999,999 | 53 | 34 | 93.0% | $21,904,781 | 33.4% | $183,443 | $460,816 | $644,258 | $280,169 |
| 1,000,000 – 1,999,999 | 52 | 9 | 96.1% | $11,568,286 | 43.2% | $546,321 | $739,044 | $1,285,365 | $278,953 |
| 2,000,000 – 2,999,999 | 82 | 4 | 97.5% | $8,810,000 | 50.6% | $1,397,600 | $804,900 | $2,202,500 | $435,204 |

| Indemnity Range | Average Months | Closed Claims | Cumulative % of Claims | Indemnity Paid | Cumulative % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity | Average Expense |
|---|---|---|---|---|---|---|---|---|---|
| Over 4,000,000 | 67 | 7 | 100.0% | $58,325,001 | 100.0% | $6,052,166 | $2,279,977 | $8,332,143 | $407,667 |
| Total | 48 | 285 | | $118,161,938 | | $224,405 | $190,023 | $414,603 | $91,869 |
| Total (Paid Only) | 48 | 168 | | $118,161,938 | | $380,688 | $322,360 | $703,345 | $139,176 |

# 5 AVERAGE PAYMENTS BY INJURY SEVERITY & LAPSED TIME TO DISPOSITION

This section illustrates the paid claim count, the average paid indemnity (economic + noneconomic), the percent change of paid claims, and the percent change of average paid indemnity by bodily injury severity for the past four years. These tables are displayed by the major business classifications and by the month from incident to disposition for all medical care providers, physicians and hospitals. Severity categories are defined as follows:

- **Temporary Injuries (1 – 4)**

  1. Emotional only - fright, no physical damage. Examples include breach of patient confidentiality, misdiagnosing a healthy patient with a condition, inappropriate legal or ethical behavior.
  2. Insignificant – Lacerations, minor contusions, rash. No delay in recovery.
  3. Minor – Infections, misset facture, fall in hospital. Recovery is delayed.
  4. Major –burns, surgical material retained, drug side-effect, temporary brain damage. Recovery delayed.

- **Permanent Non-Fatal Injuries (5 – 8)**

  1. Minor – Loss of fingers, damage to internal organs. Injuries are non-disabling.
  2. Significant – Deafness, loss of limb, loss or eye, one kidney or lung
  3. Major – Paraplegia, blindness, loss of two limbs, significant brain damage
  4. Grave – quadriplegia, severe brain damage, life-long care or fatal prognosis.

- **Fatalities – 9**

# MALPRACTICE PAYMENTS

## BY PROVIDER TYPE

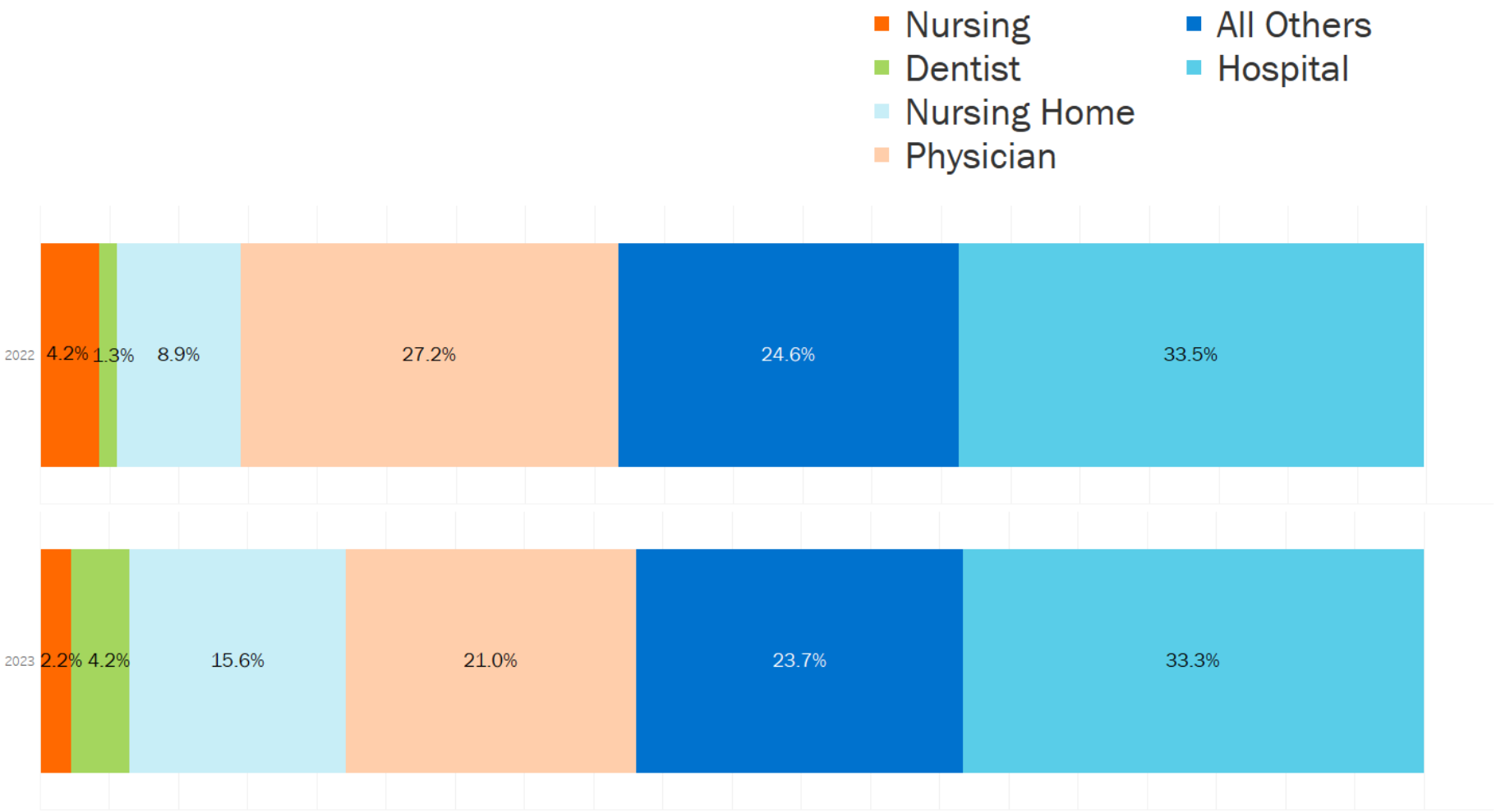



Figure 33

# AVERAGE INDEMNITY BY SEVERITY

## ALL CASES

| Severity 1, 2, 3, 4 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Profession Type | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indemnity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indemnity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indemnity |
| Chiropractors | 2 | $400,000 | 100.0% | 700.0% | 1 | $25,000 | 0.0% | 2400.0% | 1 | $1,000 | (66.7%) | (96.6%) |
| Clinics & Corporations | 33 | $8,343,113 | 10.0% | (45.9%) | 30 | $14,018,241 | (6.3%) | 251.1% | 32 | $4,259,419 | (15.8%) | (39.3%) |
| Dentists | 4 | $321,497 | (63.6%) | (13.0%) | 11 | $1,016,500 | 57.1% | 17.0% | 7 | $553,000 | (36.4%) | (70.0%) |
| Hospitals | 63 | $9,787,713 | 12.5% | 49.7% | 56 | $5,813,324 | 5.7% | (1.4%) | 53 | $5,578,475 | (28.4%) | (20.3%) |
| Nurses | 11 | $1,626,250 | 266.7% | (10.8%) | 3 | $497,500 | (72.7%) | (5.7%) | 11 | $1,935,000 | 266.7% | (2.6%) |
| Nursing Homes | 13 | $1,386,056 | (48.0%) | (50.7%) | 25 | $5,409,841 | 150.0% | 19.5% | 10 | $1,810,738 | (16.7%) | 1.2% |
| Optometrists | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| Pharmacies | 3 | $112,500 | 0.0% | 21.0% | 3 | $93,000 | (25.0%) | (43.4%) | 4 | $219,118 | 33.3% | 79.6% |
| Physicians & Surgeons | 24 | $6,285,000 | 14.3% | 3.8% | 21 | $5,299,000 | (12.5%) | 1.7% | 24 | $5,953,500 | (22.6%) | (5.1%) |
| Podiatrist/Chiropodist | 2 | $825,000 | 100.0% | 106.3% | 1 | $200,000 | 0.0% | (8.0%) | 1 | $217,500 | – | – |
| Total | 155 | $29,087,129 | 2.6% | (12.5%) | 151 | $32,372,406 | 5.6% | 49.3% | 143 | $20,527,750 | (18.3%) | (21.4%) |

| Severity 5, 6, 7, 8 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Profession Type | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indemnity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indemnity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indemnity |
| Chiropractors | 3 | $700,000 | – | – | 0 | $0 | (100.0%) | (100.0%) | 3 | $510,000 | 200.0% | 88.9% |
| Clinics & Corporations | 41 | $32,305,500 | 2.5% | (2.5%) | 40 | $32,333,250 | (13.0%) | 54.5% | 46 | $24,068,680 | 100.0% | (11.5%) |

| Severity 5, 6, 7, 8 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Profession Type | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indemnity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indemnity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indemnity |
| Dentists | 2 | $50,000 | (71.4%) | (65.7%) | 7 | $509,600 | 133.3% | 9.2% | 3 | $200,000 | 0.0% | (92.3%) |
| Hospitals | 53 | $59,164,661 | 8.2% | 26.3% | 49 | $43,294,000 | 11.4% | (40.7%) | 44 | $65,564,907 | (4.3%) | 17.1% |
| Nurses | 3 | $5,900,000 | 50.0% | 736.9% | 2 | $470,000 | 100.0% | 1075.0% | 1 | $20,000 | (87.5%) | (89.8%) |
| Nursing Homes | 2 | $1,175,000 | – | – | 0 | $0 | (100.0%) | (100.0%) | 3 | $991,678 | – | – |
| Optometrists | 1 | $175,000 | (50.0%) | (21.3%) | 2 | $445,000 | 100.0% | (77.8%) | 1 | $1,000,000 | – | – |
| Pharmacies | 0 | $0 | (100.0%) | (100.0%) | 1 | $917 | 0.0% | (98.3%) | 1 | $55,000 | – | – |
| Physicians & Surgeons | 62 | $39,994,419 | 40.9% | 67.4% | 44 | $16,959,663 | (8.3%) | 0.6% | 48 | $18,397,333 | 0.0% | (23.6%) |
| Podiatrist/Chiropodist | 0 | $0 | (100.0%) | (100.0%) | 1 | $50,000 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| Total | 167 | $139,464,580 | 14.4% | 29.6% | 146 | $94,062,430 | (2.7%) | (12.8%) | 150 | $110,807,598 | 15.4% | (4.6%) |

| Severity 9 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Profession Type | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indemnity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indemnity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indemnity |
| Chiropractors | 1 | $400,000 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| Clinics & Corporations | 24 | $11,617,277 | (11.1%) | 19.0% | 27 | $10,984,681 | (20.6%) | 20.1% | 34 | $11,514,854 | 47.8% | 1.8% |
| Dentists | 0 | $0 | (100.0%) | (100.0%) | 1 | $120,000 | – | – | 0 | $0 | – | – |
| Hospitals | 33 | $9,666,070 | (25.0%) | (37.1%) | 44 | $20,489,066 | (6.4%) | 48.0% | 47 | $14,788,543 | 9.3% | (15.7%) |
| Nurses | 5 | $1,242,500 | 0.0% | (20.7%) | 5 | $1,565,958 | 400.0% | (54.4%) | 1 | $687,500 | (66.7%) | 200.0% |
| Nursing Homes | 25 | $6,798,902 | (44.4%) | 22.6% | 45 | $9,983,488 | 87.5% | (15.4%) | 24 | $6,296,094 | (35.1%) | 7.0% |
| Pharmacies | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| Physicians & Surgeons | 36 | $9,765,241 | 24.1% | (7.7%) | 29 | $8,522,484 | 3.6% | (9.0%) | 28 | $9,043,750 | (3.4%) | (11.8%) |

| Severity 9 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Profession Type | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity |
| Podiatrist/Chiropodist | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| Total | 124 | $39,489,990 | ( 17.9%) | ( 6.9%) | 151 | $51,665,677 | 12.7% | 8.3% | 134 | $42,330,741 | ( 0.7%) | ( 3.3%) |

# LAPSED MONTHS: INCIDENT TO DISPOSITION

## ALL CASES

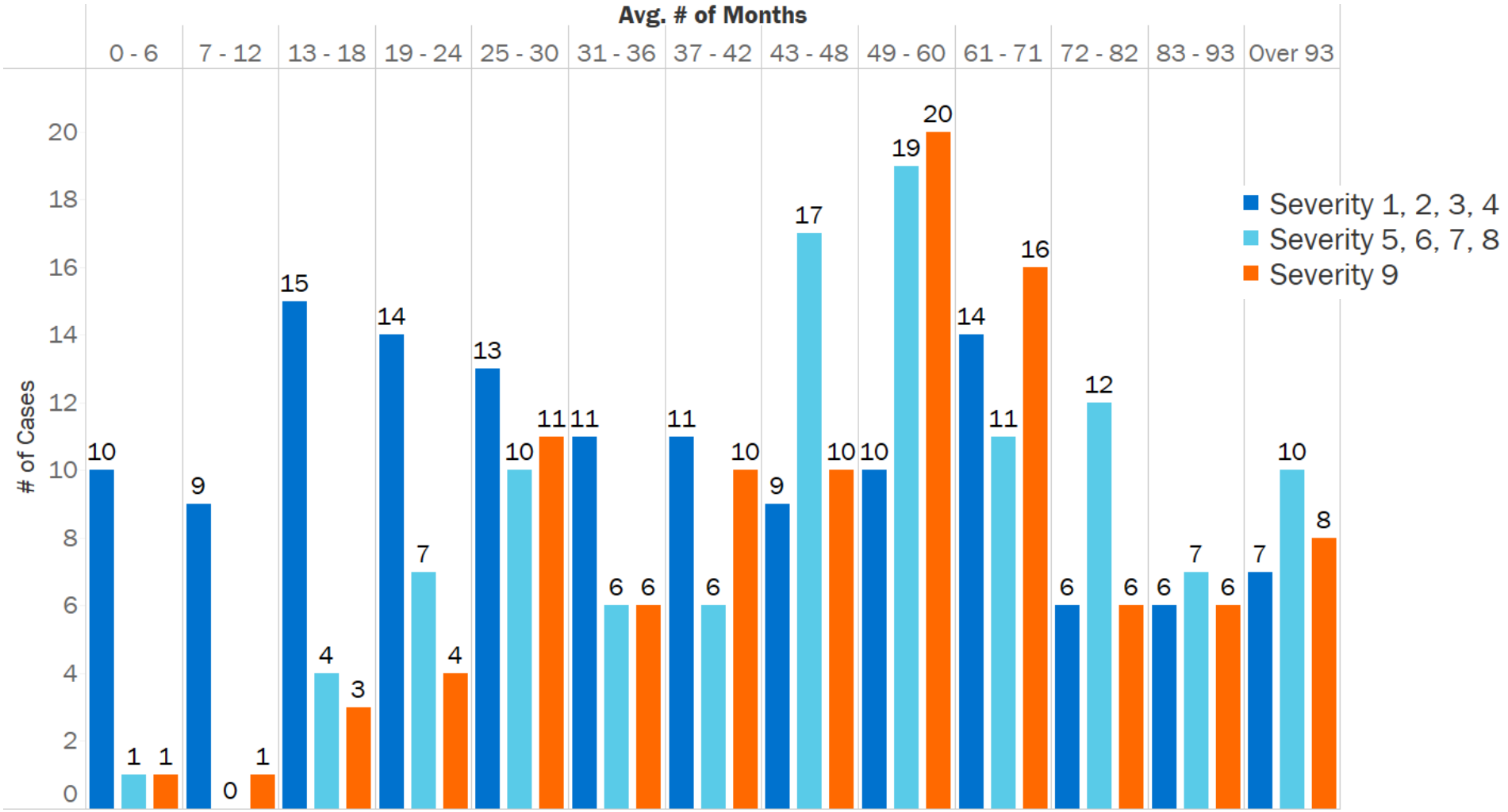



Figure 34

# AVERAGE INDEMNITY BY DISPOSITION TIME

## ALL CASES

| Severity 1, 2, 3, 4 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Months from Injury to Disposition | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity |
| 0 – 6 | 10 | $114,219 | 233.3% | 1138.7% | 3 | $9,221 | (40.0%) | 9.8% | 5 | $8,398 | (44.4%) | 44.8% |
| 7 – 12 | 9 | $54,219 | (25.0%) | (49.8%) | 12 | $107,926 | (20.0%) | 46.3% | 15 | $73,760 | (11.8%) | (40.5%) |
| 13 – 18 | 15 | $87,824 | 66.7% | 9.9% | 9 | $79,889 | 28.6% | 12.1% | 7 | $71,286 | (56.3%) | (66.5%) |
| 19 – 24 | 14 | $167,988 | 0.0% | 66.7% | 14 | $100,750 | (17.6%) | (11.6%) | 17 | $114,000 | (22.7%) | (28.4%) |
| 25 – 30 | 13 | $130,096 | (7.1%) | 8.2% | 14 | $120,286 | 0.0% | (25.1%) | 14 | $160,571 | 7.7% | 72.7% |
| 31 – 36 | 11 | $142,327 | 22.2% | (3.3%) | 9 | $147,147 | (25.0%) | (3.0%) | 12 | $151,700 | (14.3%) | (1.5%) |
| 37 – 42 | 11 | $296,364 | 22.2% | 88.0% | 9 | $157,639 | (18.2%) | (38.3%) | 11 | $255,441 | (21.4%) | 49.3% |
| 43 – 48 | 9 | $579,409 | (43.8%) | 112.5% | 16 | $272,646 | 45.5% | 18.4% | 11 | $230,318 | (8.3%) | 0.1% |
| 48 – 60 | 10 | $304,200 | (47.4%) | 7.0% | 19 | $284,224 | 46.2% | (20.4%) | 13 | $356,986 | (45.8%) | 22.6% |
| 61 – 71 | 14 | $325,589 | 27.3% | 70.3% | 11 | $191,227 | 22.2% | 112.4% | 9 | $90,033 | 0.0% | (75.1%) |
| 72 – 82 | 6 | $216,833 | 100.0% | (93.1%) | 3 | $3,143,333 | 50.0% | 313.6% | 2 | $760,000 | (33.3%) | (16.0%) |
| 83 – 93 | 6 | $355,000 | (14.3%) | (10.8%) | 7 | $398,071 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| 94 – 104 | 3 | $145,000 | 200.0% | 222.2% | 1 | $45,000 | (75.0%) | (37.5%) | 4 | $72,000 | 100.0% | (69.7%) |
| 105 – 115 | 0 | $0 | (100.0%) | (100.0%) | 2 | $20,250 | (33.3%) | (77.6%) | 3 | $90,500 | – | – |
| 116 – 126 | 1 | $50,000 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 127 – 137 | 1 | $240,000 | (50.0%) | 170.5% | 2 | $88,735 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| 138 – 148 | 1 | $200,000 | – | – | 0 | $0 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| 149 – 159 | 1 | $100,000 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 160 – 170 | 0 | $0 | (100.0%) | (100.0%) | 2 | $42,500 | – | – | 0 | $0 | – | – |
| 171 – 181 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 182 – 192 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | (100.0%) | (100.0%) |

| Severity 1, 2, 3, 4 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Months from Injury to Disposition | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity |
| 193 – 203 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 204 –214 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| Over 225 | 0 | $0 | (100.0%) | (100.0%) | 1 | $62,500 | – | – | 0 | $0 | – | – |
| Subtotal | 135 | $215,460 | 0.7% | (10.8%) | 134 | $241,585 | 8.9% | 44.8% | 123 | $166,892 | (23.1%) | (16.5%) |

| Severity 5, 6, 7, 8 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Months from Injury to Disposition | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity |
| 0 – 6 | 1 | $10,000 | – | – | 0 | $0 | (100.0%) | (100.0%) | 1 | $32,000 | – | – |
| 7 – 12 | 0 | $0 | (100.0%) | (100.0%) | 1 | $37,000 | 0.0% | 825.0% | 1 | $4,000 | 0.0% | (84.0%) |
| 13 – 18 | 4 | $257,500 | (33.3%) | (76.8%) | 6 | $1,111,792 | 100.0% | 24.7% | 3 | $891,667 | (25.0%) | 397.1% |
| 19 – 24 | 7 | $243,571 | 133.3% | (82.0%) | 3 | $1,353,200 | (40.0%) | 810.5% | 5 | $148,617 | (16.7%) | (45.5%) |
| 25 – 30 | 10 | $908,040 | 42.9% | (72.3%) | 7 | $3,274,000 | 40.0% | 700.5% | 5 | $409,000 | (28.6%) | 15.7% |
| 31 – 36 | 6 | $1,392,083 | 0.0% | 60.6% | 6 | $866,667 | (50.0%) | (22.9%) | 12 | $1,124,307 | 50.0% | 10.6% |
| 37 – 42 | 6 | $693,333 | (57.1%) | (33.1%) | 14 | $1,036,250 | 40.0% | 43.1% | 10 | $724,150 | (16.7%) | (16.7%) |
| 43 – 48 | 17 | $653,620 | 240.0% | 172.3% | 5 | $240,000 | (61.5%) | (57.2%) | 13 | $561,308 | 30.0% | (62.2%) |
| 48 – 60 | 19 | $564,873 | 11.8% | (26.6%) | 17 | $769,118 | 0.0% | 174.2% | 17 | $280,490 | 6.3% | (73.0%) |
| 61 – 71 | 11 | $629,636 | 22.2% | 81.6% | 9 | $346,667 | (35.7%) | (78.0%) | 14 | $1,577,679 | 100.0% | (27.1%) |
| 72 – 82 | 12 | $1,621,073 | (7.7%) | 82.6% | 13 | $887,885 | 18.2% | (64.8%) | 11 | $2,523,409 | 57.1% | (1.4%) |
| 83 – 93 | 7 | $677,857 | 0.0% | 6.6% | 7 | $635,714 | 133.3% | (62.6%) | 3 | $1,700,000 | (50.0%) | 111.2% |
| 94 – 104 | 3 | $6,800,000 | (50.0%) | 1404.9% | 6 | $451,861 | 200.0% | (74.2%) | 2 | $1,750,000 | (33.3%) | 19.3% |
| 105 – 115 | 3 | $2,233,333 | 50.0% | 2133.3% | 2 | $100,000 | (33.3%) | (96.6%) | 3 | $2,971,667 | – | – |
| 116 – 126 | 1 | $400,000 | 0.0% | 900.0% | 1 | $40,000 | – | – | 0 | $0 | – | – |

| Severity 5, 6, 7, 8 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Months from Injury to Disposition | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity |
| 127 – 137 | 1 | $320,000 | 0.0% | (81.7%) | 1 | $1,750,000 | 0.0% | 169.2% | 1 | $650,000 | – | – |
| 138 – 148 | 0 | $0 | – | – | 0 | $0 | (100.0%) | (100.0%) | 1 | $500,000 | – | – |
| 149 – 159 | 0 | $0 | (100.0%) | (100.0%) | 2 | $525,000 | – | – | 0 | $0 | – | – |
| 160 – 170 | 2 | $17,169,339 | 100.0% | 1220.7% | 1 | $1,300,000 | – | – | 0 | $0 | – | – |
| 171 – 181 | 0 | $0 | (100.0%) | (100.0%) | 1 | $50,000 | 0.0% | (95.0%) | 1 | $1,000,000 | – | – |
| 182 – 192 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| 193 – 203 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| 204 –214 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 215 – 225 | 0 | $0 | – | – | 0 | $0 | (100.0%) | (100.0%) | 1 | $2,000,000 | – | – |
| Over 225 | 0 | $0 | (100.0%) | (100.0%) | 2 | $90,459 | 100.0% | (91.0%) | 1 | $1,000,000 | 0.0% | 0.0% |
| Subtotal | 110 | $1,267,860 | 5.8% | 40.2% | 104 | $904,446 | (1.0%) | (14.3%) | 105 | $1,055,310 | 15.4% | (4.6%) |

| Severity 9 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Months from Injury to Disposition | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity |
| 0 – 6 | 1 | $225,000 | – | – | 0 | $0 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| 7 – 12 | 1 | $750,000 | – | – | 0 | $0 | (100.0%) | (100.0%) | 2 | $425,000 | (50.0%) | 11.5% |
| 13 – 18 | 3 | $333,333 | (70.0%) | (40.6%) | 10 | $560,900 | 100.0% | 33.9% | 5 | $418,949 | (50.0%) | 65.9% |
| 19 – 24 | 4 | $846,875 | (55.6%) | 24.7% | 9 | $678,889 | (18.2%) | 103.2% | 11 | $334,091 | (8.3%) | (35.8%) |
| 25 – 30 | 11 | $257,859 | (8.3%) | 80.8% | 12 | $142,645 | 50.0% | (47.2%) | 8 | $270,000 | (50.0%) | (32.8%) |
| 31 – 36 | 6 | $441,667 | (53.8%) | 13.1% | 13 | $390,665 | (7.1%) | (7.6%) | 14 | $422,857 | 16.7% | 46.1% |
| 37 – 42 | 10 | $460,500 | (47.4%) | 5.4% | 19 | $437,105 | 137.5% | 56.1% | 8 | $280,000 | (20.0%) | (69.9%) |
| 43 – 48 | 10 | $300,750 | (9.1%) | (38.9%) | 11 | $492,533 | 57.1% | (2.5%) | 7 | $505,158 | 16.7% | 41.8% |

| Severity 9 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Months from Injury to Disposition | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity |
| 48 – 60 | 20 | $546,554 | 33.3% | 53.8% | 15 | $355,412 | (42.3%) | (28.7%) | 26 | $498,515 | 116.7% | 16.4% |
| 61 – 71 | 16 | $211,875 | 14.3% | (50.9%) | 14 | $431,232 | 366.7% | 38.0% | 3 | $312,500 | (57.1%) | (32.5%) |
| 72 – 82 | 6 | $250,540 | 50.0% | (6.8%) | 4 | $268,750 | 0.0% | (69.5%) | 4 | $880,000 | (20.0%) | 312.9% |
| 83 – 93 | 6 | $238,623 | 0.0% | (76.4%) | 6 | $1,009,167 | 500.0% | 392.3% | 1 | $205,000 | (66.7%) | (41.4%) |
| 94 – 104 | 4 | $305,625 | 300.0% | 307.5% | 1 | $75,000 | (66.7%) | (88.6%) | 3 | $655,331 | – | – |
| 105 – 115 | 1 | $275,000 | (50.0%) | (11.3%) | 2 | $310,000 | (66.7%) | (7.5%) | 6 | $335,000 | – | – |
| 116 – 126 | 0 | $0 | (100.0%) | (100.0%) | 1 | $240,000 | – | – | 0 | $0 | – | – |
| 127 – 137 | 2 | $550,000 | – | – | 0 | $0 | (100.0%) | (100.0%) | 1 | $20,000 | (50.0%) | (84.2%) |
| 138 – 148 | 1 | $1,175,000 | – | – | 0 | $0 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| 149 – 159 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 160 – 170 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 171 – 181 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 182 – 192 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 193 – 203 | 0 | $0 | – | – | 0 | $0 | (100.0%) | (100.0%) | 1 | $235,000 | – | – |
| 204 –214 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| Over 225 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| Subtotal | 102 | $387,157 | (12.8%) | (12.3%) | 117 | $441,587 | 17.0% | 4.3% | 100 | $423,307 | (1.0%) | (3.0%) |

# LAPSED MONTHS: INCIDENT TO DISPOSITION

## PHYSICIANS & SURGEONS

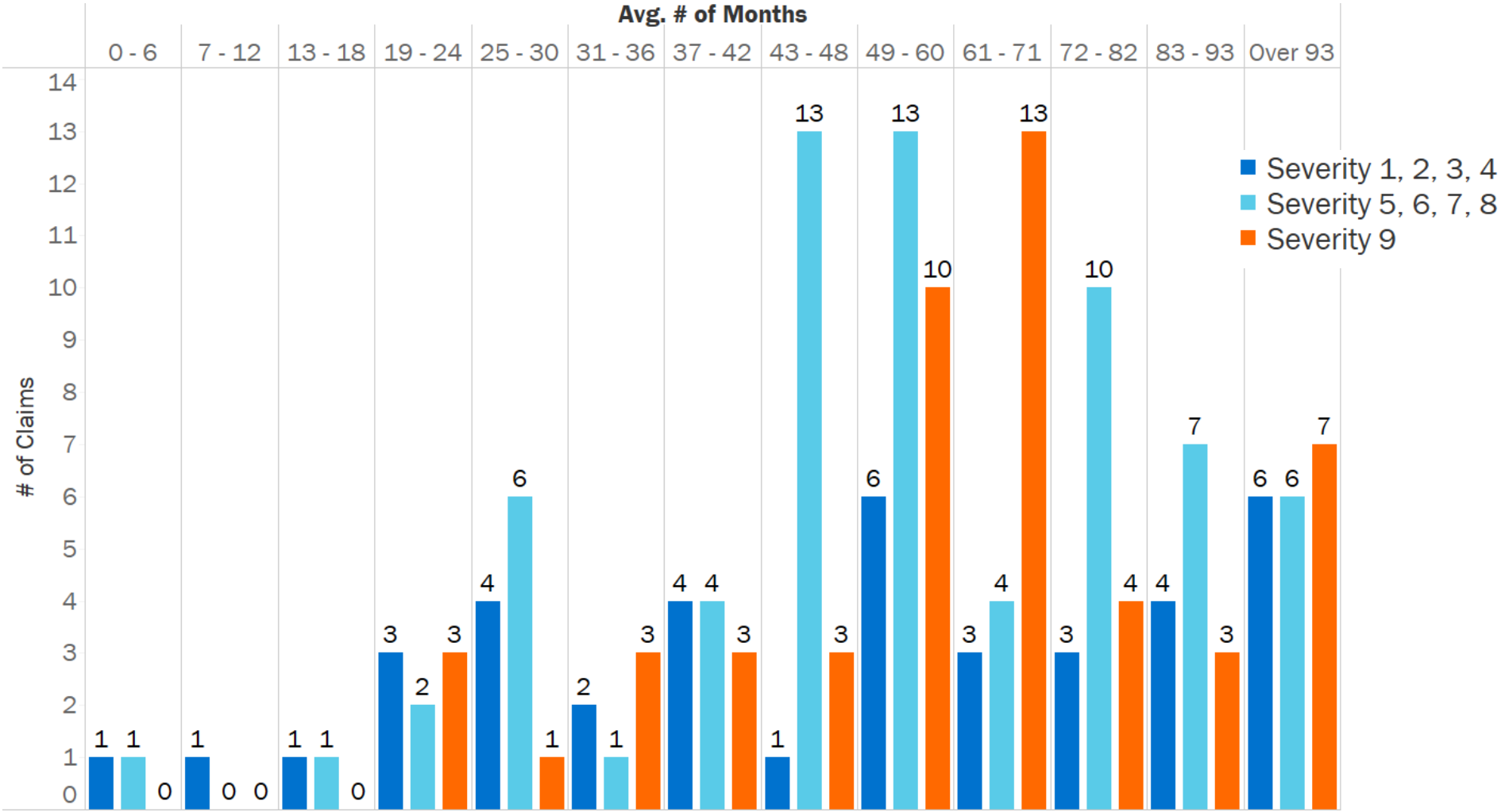



Figure 35

# AVERAGE INDEMNITY BY DISPOSITION TIME

## PHYSICIANS & SURGEONS

| Severity 1, 2, 3, 4 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Months from Injury to Disposition | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity |
| 0 – 6 | 1 | $400,000 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 7 – 12 | 1 | $5,000 | – | – | 0 | $0 | (100.0%) | (100.0%) | 1 | $275,000 | (50.0%) | 233.3% |
| 13 – 18 | 1 | $175,000 | 0.0% | 16.7% | 1 | $150,000 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| 19 – 24 | 3 | $163,273 | – | – | 0 | $0 | (100.0%) | (100.0%) | 7 | $129,714 | 75.0% | (53.3%) |
| 25 – 30 | 4 | $190,625 | – | – | 0 | $0 | (100.0%) | (100.0%) | 5 | $250,500 | 150.0% | 42.1% |
| 31 – 36 | 2 | $192,500 | 0.0% | (16.8%) | 2 | $231,250 | (50.0%) | (16.2%) | 4 | $275,875 | (20.0%) | 28.8% |
| 37 – 42 | 4 | $606,250 | 33.3% | 288.6% | 3 | $156,000 | (40.0%) | (46.5%) | 5 | $291,850 | (28.6%) | 11.6% |
| 43 – 48 | 1 | $237,500 | (50.0%) | 5.6% | 2 | $225,000 | (60.0%) | (40.6%) | 5 | $379,000 | (16.7%) | 53.1% |
| 48 – 60 | 6 | $298,333 | (25.0%) | (41.4%) | 8 | $508,750 | 14.3% | 32.3% | 7 | $384,653 | (30.0%) | (24.4%) |
| 61 – 71 | 3 | $739,583 | (40.0%) | 244.5% | 5 | $214,700 | 400.0% | 114.7% | 1 | $100,000 | (80.0%) | (73.1%) |
| 72 – 82 | 3 | $323,333 | 50.0% | (93.0%) | 2 | $4,615,000 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| 83 – 93 | 4 | $432,500 | 0.0% | 168.6% | 4 | $161,000 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| 94 – 104 | 3 | $145,000 | – | – | 0 | $0 | (100.0%) | (100.0%) | 3 | $94,000 | 200.0% | 25.3% |
| 105 – 115 | 0 | $0 | (100.0%) | (100.0%) | 1 | $12,500 | 0.0% | 8.7% | 1 | $11,500 | – | – |
| 116 – 126 | 1 | $50,000 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 127 – 137 | 1 | $240,000 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 138 – 148 | 1 | $200,000 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 149 – 159 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 160 – 170 | 0 | $0 | (100.0%) | (100.0%) | 1 | $35,000 | – | – | 0 | $0 | – | – |
| 171 – 181 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 182 – 192 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | (100.0%) | (100.0%) |

| Severity 1, 2, 3, 4 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Months from Injury to Disposition | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity |
| 193 – 203 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 204 –214 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| Over 225 | 0 | $0 | (100.0%) | (100.0%) | 1 | $62,500 | – | – | 0 | $0 | – | – |
| Total | 39 | $320,861 | 30.0% | (42.2%) | 30 | $555,267 | (23.1%) | 117.0% | 39 | $255,880 | (20.4%) | (24.1%) |

| Severity 5, 6, 7, 8 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Months from Injury to Disposition | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity |
| 0 – 6 | 1 | $10,000 | – | – | 0 | $0 | (100.0%) | (100.0%) | 1 | $32,000 | – | – |
| 7 – 12 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 13 – 18 | 1 | $715,000 | (50.0%) | (70.2%) | 2 | $2,400,000 | 100.0% | 47.7% | 1 | $1,625,000 | 0.0% | 441.7% |
| 19 – 24 | 2 | $107,500 | – | – | 0 | $0 | (100.0%) | (100.0%) | 1 | $40,000 | (50.0%) | (86.6%) |
| 25 – 30 | 6 | $1,155,567 | 100.0% | (84.7%) | 3 | $7,537,667 | 0.0% | 1045.0% | 3 | $658,333 | (25.0%) | 115.0% |
| 31 – 36 | 1 | $1,750,000 | (75.0%) | 44.3% | 4 | $1,212,500 | (20.0%) | 156.3% | 5 | $473,000 | (16.7%) | (30.9%) |
| 37 – 42 | 4 | $802,500 | (42.9%) | (51.3%) | 7 | $1,646,429 | (12.5%) | 88.0% | 8 | $875,625 | 0.0% | (25.7%) |
| 43 – 48 | 13 | $754,542 | 225.0% | 180.8% | 4 | $268,750 | (60.0%) | (57.7%) | 10 | $634,700 | 11.1% | (61.1%) |
| 48 – 60 | 13 | $597,154 | (7.1%) | (26.2%) | 14 | $808,929 | (6.7%) | 181.0% | 15 | $287,889 | 0.0% | (74.0%) |
| 61 – 71 | 4 | $1,006,500 | (42.9%) | 149.8% | 7 | $402,857 | (12.5%) | 9.4% | 8 | $368,125 | 33.3% | (73.6%) |
| 72 – 82 | 10 | $1,840,287 | 11.1% | 88.5% | 9 | $976,111 | 0.0% | (65.8%) | 9 | $2,850,833 | 28.6% | 11.4% |
| 83 – 93 | 7 | $677,857 | 0.0% | 6.6% | 7 | $635,714 | 600.0% | (69.7%) | 1 | $2,100,000 | (75.0%) | 122.5% |
| 94 – 104 | 2 | $10,175,000 | (50.0%) | 1480.8% | 4 | $643,666 | 100.0% | (63.2%) | 2 | $1,750,000 | 0.0% | 79.5% |
| 105 – 115 | 1 | $6,500,000 | 0.0% | 5100.0% | 1 | $125,000 | – | – | 0 | $0 | – | – |
| 116 – 126 | 0 | $0 | (100.0%) | (100.0%) | 1 | $40,000 | – | – | 0 | $0 | – | – |

| Severity 5, 6, 7, 8 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Months from Injury to Disposition | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity |
| 127 – 137 | 1 | $320,000 | 0.0% | ( 81.7%) | 1 | $1,750,000 | – | – | 0 | $0 | – | – |
| 138 – 148 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 149 – 159 | 0 | $0 | (100.0%) | (100.0%) | 2 | $525,000 | – | – | 0 | $0 | – | – |
| 160 – 170 | 2 | $17,169,339 | 100.0% | 1220.7% | 1 | $1,300,000 | – | – | 0 | $0 | – | – |
| 171 – 181 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 182 – 192 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| 193 – 203 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| 204 –214 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 215 – 225 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| Over 225 | 0 | $0 | (100.0%) | (100.0%) | 1 | $30,917 | 0.0% | ( 96.9%) | 1 | $1,000,000 | 0.0% | 0.0% |
| Total | 68 | $1,751,294 | 0.0% | 50.5% | 68 | $1,163,435 | 4.6% | 28.4% | 65 | $906,305 | ( 4.4%) | ( 25.2%) |

| Severity 9 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Months from Injury to Disposition | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity |
| 0 – 6 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 7 – 12 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 13 – 18 | 0 | $0 | (100.0%) | (100.0%) | 1 | $3,000,000 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| 19 – 24 | 3 | $987,500 | 0.0% | 55.9% | 3 | $633,333 | ( 40.0%) | 36.2% | 5 | $465,000 | 400.0% | 144.7% |
| 25 – 30 | 1 | $745,000 | – | – | 0 | $0 | (100.0%) | (100.0%) | 1 | $170,000 | ( 66.7%) | ( 47.7%) |
| 31 – 36 | 3 | $625,000 | 0.0% | 63.0% | 3 | $383,333 | 0.0% | ( 51.6%) | 3 | $791,667 | ( 25.0%) | 59.5% |
| 37 – 42 | 3 | $566,667 | ( 62.5%) | 49.4% | 8 | $379,375 | 33.3% | 14.4% | 6 | $331,667 | (14.3%) | ( 68.9%) |
| 43 – 48 | 3 | $363,333 | ( 57.1%) | ( 31.4%) | 7 | $529,473 | 75.0% | ( 20.0%) | 4 | $661,526 | 300.0% | 65.4% |

| Severity 9 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Months from Injury to Disposition | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity |
| 48 – 60 | 10 | $489,357 | 25.0% | 120.4% | 8 | $222,022 | (38.5%) | (65.0%) | 13 | $634,038 | 30.0% | 32.6% |
| 61 – 71 | 13 | $218,462 | 30.0% | (54.3%) | 10 | $477,513 | 400.0% | 14.0% | 2 | $418,750 | (50.0%) | 31.2% |
| 72 – 82 | 4 | $279,209 | 100.0% | (2.9%) | 2 | $287,500 | (33.3%) | (74.1%) | 3 | $1,108,333 | (25.0%) | 397.7% |
| 83 – 93 | 3 | $177,246 | 0.0% | (86.4%) | 3 | $1,303,333 | 200.0% | 535.8% | 1 | $205,000 | (50.0%) | (50.3%) |
| 94 – 104 | 3 | $353,333 | – | – | 0 | $0 | (100.0%) | (100.0%) | 3 | $655,331 | – | – |
| 105 – 115 | 1 | $275,000 | 0.0% | (45.0%) | 1 | $500,000 | (75.0%) | 6.1% | 4 | $471,250 | – | – |
| 116 – 126 | 0 | $0 | (100.0%) | (100.0%) | 1 | $240,000 | – | – | 0 | $0 | – | – |
| 127 – 137 | 2 | $550,000 | – | – | 0 | $0 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| 138 – 148 | 1 | $1,175,000 | – | – | 0 | $0 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| 149 – 159 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 160 – 170 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 171 – 181 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 182 – 192 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 193 – 203 | 0 | $0 | – | – | 0 | $0 | (100.0%) | (100.0%) | 1 | $235,000 | – | – |
| 204 –214 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| Over 225 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| Total | 50 | $427,293 | 6.4% | (18.3%) | 47 | $522,715 | 2.2% | (8.2%) | 46 | $569,611 | 15.0% | 8.0% |

# LAPSED MONTHS: INCIDENT TO DISPOSITION

## HOSPITALS

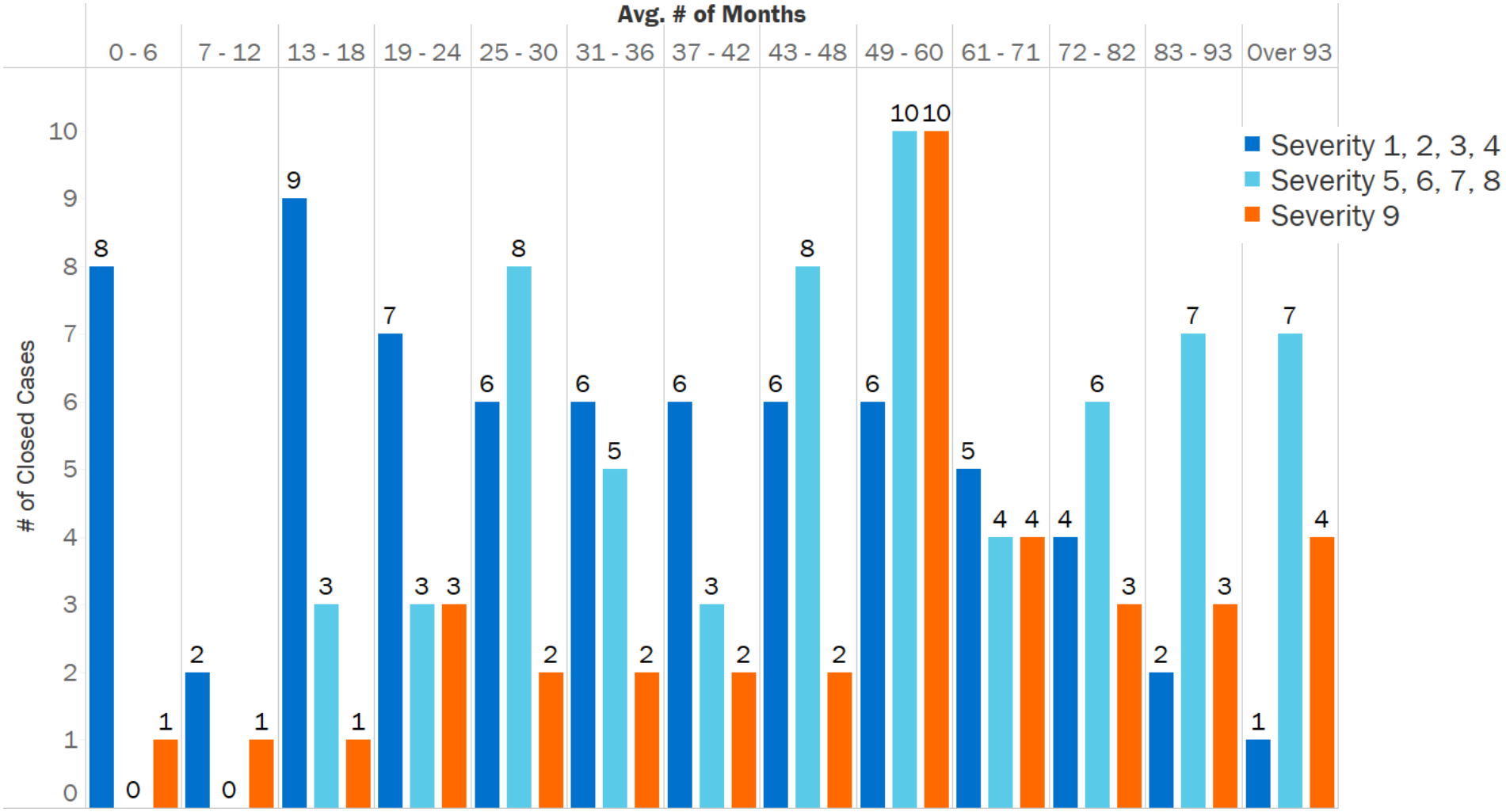



Figure 36

# AVERAGE INDEMNITY BY DISPOSITION TIME

## HOSPITALS

| Severity 1, 2, 3, 4 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Months from Injury to Disposition | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity |
| 0 – 6 | 8 | $30,274 | 300.0% | 160.8% | 2 | $11,606 | 0.0% | (32.7%) | 2 | $17,250 | (50.0%) | 564.2% |
| 7 – 12 | 2 | $43,750 | (71.4%) | (14.6%) | 7 | $51,230 | (12.5%) | (5.2%) | 8 | $54,035 | (27.3%) | (69.0%) |
| 13 – 18 | 9 | $110,362 | 80.0% | 149.1% | 5 | $44,300 | 25.0% | (41.9%) | 4 | $76,250 | (50.0%) | 125.5% |
| 19 – 24 | 7 | $179,572 | 16.7% | 57.2% | 6 | $114,250 | 0.0% | 109.0% | 6 | $54,667 | (45.5%) | (61.5%) |
| 25 – 30 | 6 | $83,958 | (25.0%) | (18.4%) | 8 | $102,938 | 0.0% | (47.0%) | 8 | $194,125 | (11.1%) | 107.4% |
| 31 – 36 | 6 | $112,350 | 20.0% | 64.0% | 5 | $68,500 | (28.6%) | 18.3% | 7 | $57,914 | 16.7% | (40.6%) |
| 37 – 42 | 6 | $344,167 | 500.0% | 45788.9% | 1 | $750 | (80.0%) | (99.8%) | 5 | $310,500 | (16.7%) | 205.4% |
| 43 – 48 | 6 | $202,401 | (25.0%) | (18.8%) | 8 | $249,375 | 14.3% | 30.8% | 7 | $190,643 | 16.7% | (15.4%) |
| 48 – 60 | 6 | $451,167 | (33.3%) | 71.7% | 9 | $262,806 | 125.0% | 52.4% | 4 | $172,500 | (69.2%) | (29.5%) |
| 61 – 71 | 5 | $237,400 | 25.0% | 63.7% | 4 | $145,000 | 33.3% | 31.7% | 3 | $110,100 | 0.0% | (65.6%) |
| 72 – 82 | 4 | $277,750 | – | – | 0 | $0 | (100.0%) | (100.0%) | 1 | $20,000 | (50.0%) | (98.5%) |
| 83 – 93 | 2 | $250,000 | (50.0%) | 162.1% | 4 | $95,375 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| 94 – 104 | 1 | $125,000 | – | – | 0 | $0 | (100.0%) | (100.0%) | 1 | $90,000 | 0.0% | (77.5%) |
| 105 – 115 | 0 | $0 | (100.0%) | (100.0%) | 1 | $12,500 | (50.0%) | (84.5%) | 2 | $80,750 | – | – |
| 116 – 126 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 127 – 137 | 0 | $0 | (100.0%) | (100.0%) | 2 | $88,735 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| 138 – 148 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| 149 – 159 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 160 – 170 | 0 | $0 | (100.0%) | (100.0%) | 1 | $35,000 | – | – | 0 | $0 | – | – |
| 171 – 181 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 182 – 192 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | (100.0%) | (100.0%) |

| Severity 1, 2, 3, 4 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Months from Injury to Disposition | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity |
| 204 –214 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| Over 225 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| Total | 68 | $186,283 | 7.9% | 46.7% | 63 | $127,021 | 8.6% | 1.8% | 58 | $124,775 | (31.0%) | (29.8%) |

| Severity 5, 6, 7, 8 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Months from Injury to Disposition | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity |
| 0 – 6 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 7 – 12 | 0 | $0 | (100.0%) | (100.0%) | 1 | $37,000 | – | – | 0 | $0 | – | – |
| 13 – 18 | 3 | $105,000 | (25.0%) | (93.2%) | 4 | $1,547,500 | 100.0% | 194.8% | 2 | $525,000 | 0.0% | 259.0% |
| 19 – 24 | 3 | $188,333 | 200.0% | (94.6%) | 1 | $3,500,000 | (75.0%) | 1891.2% | 4 | $175,772 | 100.0% | (31.7%) |
| 25 – 30 | 8 | $1,062,550 | 33.3% | (72.2%) | 6 | $3,818,833 | 200.0% | 637.9% | 2 | $517,500 | (60.0%) | 36.2% |
| 31 – 36 | 5 | $1,320,500 | 66.7% | 465.9% | 3 | $233,333 | (25.0%) | (92.0%) | 4 | $2,925,000 | (33.3%) | 139.3% |
| 37 – 42 | 3 | $283,333 | (57.1%) | (84.3%) | 7 | $1,801,071 | 16.7% | 70.3% | 6 | $1,057,500 | 0.0% | (25.6%) |
| 43 – 48 | 8 | $562,500 | 166.7% | 181.3% | 3 | $200,000 | (40.0%) | (70.7%) | 5 | $682,000 | (37.5%) | (61.1%) |
| 48 – 60 | 10 | $506,958 | (9.1%) | (41.1%) | 11 | $861,364 | 10.0% | 184.0% | 10 | $303,333 | 0.0% | (77.4%) |
| 61 – 71 | 4 | $1,106,500 | (33.3%) | 148.7% | 6 | $445,000 | (40.0%) | (76.0%) | 10 | $1,852,750 | 150.0% | (44.6%) |
| 72 – 82 | 6 | $2,568,333 | (25.0%) | 108.2% | 8 | $1,233,438 | 100.0% | (79.4%) | 4 | $5,993,750 | (20.0%) | 68.5% |
| 83 – 93 | 7 | $677,857 | 75.0% | (25.3%) | 4 | $907,500 | 100.0% | (55.7%) | 2 | $2,050,000 | (60.0%) | 120.4% |
| 94 – 104 | 2 | $200,000 | (33.3%) | (53.3%) | 3 | $428,000 | 200.0% | (14.4%) | 1 | $500,000 | – | – |
| 105 – 115 | 2 | $3,262,500 | 0.0% | 3162.5% | 2 | $100,000 | 0.0% | (97.7%) | 2 | $4,417,500 | – | – |
| 116 – 126 | 1 | $400,000 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 127 – 137 | 0 | $0 | (100.0%) | (100.0%) | 1 | $1,750,000 | 0.0% | 169.2% | 1 | $650,000 | – | – |

| Severity 5, 6, 7, 8 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Months from Injury to Disposition | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity |
| 138 – 148 | 0 | $0 | – | – | 0 | $0 | (100.0%) | (100.0%) | 1 | $500,000 | – | – |
| 149 – 159 | 0 | $0 | (100.0%) | (100.0%) | 2 | $525,000 | – | – | 0 | $0 | – | – |
| 160 – 170 | 2 | $17,169,339 | 100.0% | 1220.7% | 1 | $1,300,000 | – | – | 0 | $0 | – | – |
| 171 – 181 | 0 | $0 | (100.0%) | (100.0%) | 1 | $50,000 | – | – | 0 | $0 | – | – |
| 182 – 192 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| 193 – 203 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| 204 –214 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 215 – 225 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| Over 225 | 0 | $0 | (100.0%) | (100.0%) | 1 | $150,000 | – | – | 0 | $0 | – | – |
| Total | 64 | $1,447,612 | (1.5%) | 20.7% | 65 | $1,199,600 | 20.4% | (23.2%) | 54 | $1,562,295 | (3.6%) | 3.8% |

| Severity 9 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Months from Injury to Disposition | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity |
| 0 – 6 | 1 | $225,000 | – | – | 0 | $0 | – | – | 0 | $0 | (100.0%) | (100.0%) |
| 7 – 12 | 1 | $750,000 | – | – | 0 | $0 | (100.0%) | (100.0%) | 1 | $800,000 | (50.0%) | 33.3% |
| 13 – 18 | 1 | $400,000 | (66.7%) | (68.3%) | 3 | $1,261,333 | 0.0% | 222.0% | 3 | $391,667 | (25.0%) | 15.2% |
| 19 – 24 | 3 | $941,667 | 0.0% | (26.6%) | 3 | $1,283,333 | (40.0%) | 176.0% | 5 | $465,000 | (28.6%) | (22.0%) |
| 25 – 30 | 2 | $172,500 | 0.0% | 130.0% | 2 | $75,000 | (33.3%) | (80.3%) | 3 | $380,000 | (57.1%) | (20.7%) |
| 31 – 36 | 2 | $800,000 | (71.4%) | 127.2% | 7 | $352,143 | 0.0% | (6.3%) | 7 | $375,714 | 40.0% | 14.7% |
| 37 – 42 | 2 | $350,000 | (75.0%) | (44.8%) | 8 | $634,375 | 60.0% | 114.3% | 5 | $296,000 | (28.6%) | (75.8%) |
| 43 – 48 | 2 | $250,000 | (50.0%) | (65.1%) | 4 | $715,390 | (20.0%) | 7.9% | 5 | $663,000 | 25.0% | 57.2% |
| 48 – 60 | 10 | $616,857 | 11.1% | 36.6% | 9 | $451,667 | (35.7%) | 3.3% | 14 | $437,325 | 100.0% | (3.7%) |

| Severity 9 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2023 | | 2022-2023 | | 2022 | | 2021 - 2022 | | 2021 | | 2020 - 2021 | |
| Months from Injury to Disposition | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity | Paid Claims | Average Indemnity | % Change, Paid Claims | % Change, Average Indem-nity |
| 61 – 71 | 4 | $241,250 | ( 42.9%) | ( 22.9%) | 7 | $312,876 | 600.0% | ( 56.8%) | 1 | $725,000 | ( 75.0%) | 11.1% |
| 72 – 82 | 3 | $341,365 | 200.0% | 5.0% | 1 | $325,000 | ( 50.0%) | ( 79.0%) | 2 | $1,550,000 | ( 50.0%) | 709.7% |
| 83 – 93 | 3 | $366,667 | 0.0% | ( 70.5%) | 3 | $1,245,000 | 200.0% | 507.3% | 1 | $205,000 | 0.0% | ( 8.9%) |
| 94 – 104 | 3 | $404,167 | – | – | 0 | $0 | ( 100.0%) | ( 100.0%) | 2 | $964,247 | – | – |
| 105 – 115 | 0 | $0 | ( 100.0%) | ( 100.0%) | 1 | $500,000 | ( 80.0%) | 83.8% | 5 | $272,000 | – | – |
| 116 – 126 | 0 | $0 | ( 100.0%) | ( 100.0%) | 1 | $240,000 | – | – | 0 | $0 | – | – |
| 127 – 137 | 0 | $0 | – | – | 0 | $0 | ( 100.0%) | ( 100.0%) | 1 | $20,000 | 0.0% | 426.3% |
| 138 – 148 | 1 | $1,175,000 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 149 – 159 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 160 – 170 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 171 – 181 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 182 – 192 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| 193 – 203 | 0 | $0 | – | – | 0 | $0 | ( 100.0%) | ( 100.0%) | 1 | $235,000 | – | – |
| Over 225 | 0 | $0 | – | – | 0 | $0 | – | – | 0 | $0 | – | – |
| Total | 38 | $499,741 | ( 22.4%) | ( 16.3%) | 49 | $596,749 | ( 12.5%) | 25.8% | 56 | $474,304 | 3.7% | ( 13.3%) |

# 6 INDEMNITY ANALYSIS BY COMPANY

Section 5 contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + noneconomic), then total economic damage paid and the total non-economic damage paid by each company. Self-insured hospitals are reported in aggregate.

Each of the past three years is reported separately, and the companies are listed in descending order by the number of paid claims.

# MEDICAL MALPRACTICE ACTIONS

## BY COMPANY: 2023

| Name | Number Reported | Number Closed | Number Paid | Total Indemnity |
|---|---|---|---|---|
| ALL SELF–INSURED ENTITIES | 219 | 334 | 188 | $109,671,774 |
| MISSOURI HOSPITAL PLAN | 78 | 69 | 42 | $18,281,231 |
| MEDICAL PROTECTIVE COMPANY | 48 | 61 | 13 | $3,440,000 |
| MEDICAL LIABILITY ALLIANCE | 25 | 30 | 17 | $7,787,921 |
| COLUMBIA CASUALTY COMPANY | 24 | 28 | 19 | $3,632,000 |
| PROASSURANCE INDEMNITY COMPANY INC | 28 | 26 | 12 | $4,409,290 |
| ST LUKES HEALTH SYSTEM RISK RETENTION GROUP | 22 | 25 | 12 | $3,470,000 |
| MMIC INSURANCE INC | 20 | 25 | 10 | $5,059,777 |
| NORCAL INSURANCE COMPANY | 8 | 23 | 11 | $5,303,545 |
| NATIONAL FIRE & MARINE INSURANCE COMPANY | 19 | 19 | 3 | $1,822,000 |
| DOCTORS COMPANY AN INTERINS EXCHANGE | 12 | 14 | 5 | $1,450,000 |
| COVERYS SPECIALTY INSURANCE COMPANY | 7 | 9 | 3 | $1,190,000 |
| AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | 7 | 9 | 6 | $742,663 |
| IRONSHORE SPECIALTY INSURANCE COMPANY | 4 | 9 | 3 | $2,075,000 |
| NCMIC INSURANCE COMPANY | 4 | 8 | 5 | $1,225,000 |
| PROFESSIONAL SOLUTIONS INSURANCE COMPANY | 1 | 7 | 3 | $296,250 |
| HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE COMPANY RRG | 11 | 7 | 5 | $825,000 |
| OMS NATIONAL INSURANCE COMPANY RRG | 3 | 7 | 1 | $25,000 |
| ARCH SPECIALTY INSURANCE COMPANY | 5 | 6 | 1 | $82,741 |
| PROASSURANCE SPECIALTY INSURANCE INC | 0 | 5 | 2 | $300,000 |
| KEYSTONE MUTUAL INSURANCE COMPANY | 4 | 5 | 3 | $1,410,000 |
| HUDSON EXCESS INSURANCE COMPANY | 6 | 5 | 1 | $25,000 |
| THE MUTUAL RISK RETENTION GROUP INC | 5 | 5 | 0 | $0 |
| PHARMACISTS MUTUAL INSURANCE COMPANY | 1 | 3 | 3 | $112,500 |
| PHYSICIANS STANDARD INSURANCE COMPANY | 0 | 3 | 2 | $200,000 |

| Name | Number Reported | Number Closed | Number Paid | Total Indemnity |
|---|---|---|---|---|
| LEXINGTON INSURANCE COMPANY | 1 | 3 | 0 | $0 |
| LIBERTY INSURANCE UNDERWRITERS INC | 4 | 3 | 2 | $250,000 |
| CONTINENTAL CASUALTY COMPANY | 5 | 3 | 1 | $600,000 |
| HALLMARK SPECIALTY INSURANCE CO | 0 | 3 | 3 | $1,000,000 |
| FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY | 0 | 3 | 1 | $150,000 |
| PROSELECT INSURANCE COMPANY | 4 | 2 | 0 | $0 |
| MIDWEST INSURANCE GROUP INC A RISK RETENTION GROUP | 3 | 2 | 0 | $0 |
| BRIDGEWAY INSURANCE COMPANY | 1 | 2 | 0 | $0 |
| PROASSURANCE INSURANCE COMPANY OF AMERICA | 1 | 2 | 2 | $725,000 |
| COPIC A RISK RETENTION GROUP | 1 | 2 | 1 | $2,000,000 |
| ALLIED WORLD SURPLUS LINES INSURANCE COMPANY | 1 | 2 | 2 | $266,667 |
| ADMIRAL INSURANCE COMPANY | 3 | 2 | 2 | $772,781 |
| MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA | 5 | 2 | 0 | $0 |
| PREFERRED PROFESSIONAL INSURANCE COMPANY | 1 | 2 | 1 | $110,000 |
| HILLTOP SPECIALTY INSURANCE COMPANY | 0 | 2 | 1 | $350,000 |
| CINCINNATI INSURANCE COMPANY THE | 3 | 1 | 1 | $6,497 |
| FORTRESS INSURANCE COMPANY | 0 | 1 | 0 | $0 |
| CHURCH MUTUAL INSURANCE COMPANY S.I. | 0 | 1 | 1 | $500,000 |
| ALLIED WORLD INSURANCE COMPANY | 0 | 1 | 0 | $0 |
| CINCINNATI CASUALTY COMPANY THE | 0 | 1 | 0 | $0 |
| MARKEL AMERICAN INSURANCE COMPANY | 0 | 1 | 1 | $25,000 |
| LANDMARK AMERICAN INSURANCE COMPANY | 0 | 1 | 1 | $375,000 |
| TDC SPECIALTY INSURANCE COMPANY | 1 | 1 | 1 | $160,000 |
| KANSAS MEDICAL MUTUAL INSURANCE COMPANY | 1 | 1 | 1 | $1,000,000 |
| PREFERRED PHYSICIANS MEDICAL RISK RETENTION GROUP A MUTUAL INSURANCE COMPANY | 4 | 1 | 0 | $0 |
| LIBERTY SURPLUS INSURANCE CORPORATION | 1 | 0 | 0 | $0 |
| APPLIED MEDICO–LEGAL SOLUTIONS RRG INC | 2 | 0 | 0 | $0 |
| LONE STAR ALLIANCE INC A RISK RETENTION GROUP | 3 | 0 | 0 | $0 |

| Name | Number Reported | Number Closed | Number Paid | Total Indemnity |
|---|---|---|---|---|
| MISSOURI MEDICAL MALPRACTICE JOINT UNDERWRITING ASSOCIATION | 1 | 0 | 0 | $0 |
| GRAPH INSURANCE GROUP, A RISK RETENTION GROUP, LLC | 1 | 0 | 0 | $0 |
| PROASSURANCE SPECIALTY INSURANCE COMPANY | 1 | 0 | 0 | $0 |
| PROASSURANCE COMPANY OF WISCONSIN INC | 1 | 0 | 0 | $0 |
| CENTENNIAL CASUALTY COMPANY | 1 | 0 | 0 | $0 |
| GENERAL STAR INDEMNITY COMPANY | 1 | 0 | 0 | $0 |
| KINSALE INSURANCE COMPANY | 1 | 0 | 0 | $0 |
| HCS LTD. | 2 | 0 | 0 | $0 |

# MEDICAL MALPRACTICE ACTIONS

## BY COMPANY: 2022

| Name | Number Reported | Number Closed | Number Paid | Total Indemnity |
|---|---|---|---|---|
| ALL SELF–INSURED ENTITIES | 246 | 293 | 157 | $95,075,662 |
| MISSOURI HOSPITAL PLAN | 72 | 100 | 56 | $23,058,250 |
| MEDICAL PROTECTIVE COMPANY | 47 | 58 | 4 | $725,000 |
| COLUMBIA CASUALTY COMPANY | 23 | 48 | 32 | $18,795,000 |
| MEDICAL LIABILITY ALLIANCE | 41 | 43 | 18 | $6,424,320 |
| PROASSURANCE INDEMNITY COMPANY INC | 20 | 32 | 13 | $7,936,350 |
| MMIC INSURANCE INC | 20 | 27 | 12 | $3,456,808 |
| NATIONAL FIRE & MARINE INSURANCE COMPANY | 28 | 23 | 0 | $0 |
| NORCAL INSURANCE COMPANY | 14 | 23 | 6 | $1,820,000 |
| DOCTORS COMPANY AN INTERINS EXCHANGE | 12 | 20 | 14 | $7,087,500 |
| HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE COMPANY RRG | 6 | 13 | 10 | $1,645,000 |
| ST LUKES HEALTH SYSTEM RISK RETENTION GROUP | 11 | 12 | 5 | $1,137,500 |
| PHYSICIANS STANDARD INSURANCE COMPANY | 0 | 9 | 6 | $1,490,108 |
| OMS NATIONAL INSURANCE COMPANY RRG | 6 | 9 | 4 | $670,000 |
| KEYSTONE MUTUAL INSURANCE COMPANY | 4 | 8 | 5 | $734,663 |
| COVERYS SPECIALTY INSURANCE COMPANY | 7 | 8 | 4 | $1,075,000 |
| CINCINNATI INSURANCE COMPANY THE | 2 | 7 | 6 | $1,365,000 |
| PROFESSIONAL SOLUTIONS INSURANCE COMPANY | 4 | 6 | 1 | $125,000 |
| PHARMACISTS MUTUAL INSURANCE COMPANY | 3 | 6 | 5 | $103,917 |
| AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | 7 | 6 | 4 | $880,000 |
| ARCH SPECIALTY INSURANCE COMPANY | 4 | 6 | 2 | $14,000 |
| NCMIC INSURANCE COMPANY | 3 | 5 | 1 | $25,000 |
| LEXINGTON INSURANCE COMPANY | 1 | 5 | 2 | $2,075,000 |
| CONTINENTAL CASUALTY COMPANY | 11 | 5 | 2 | $325,000 |
| ILLINOIS UNION INSURANCE COMPANY | 0 | 5 | 4 | $745,000 |
| ISMIE MUTUAL INSURANCE COMPANY | 8 | 5 | 2 | $1,500,000 |

| Name | Number Reported | Number Closed | Number Paid | Total Indemnity |
|---|---|---|---|---|
| PROASSURANCE SPECIALTY INSURANCE INC | 3 | 4 | 0 | $0 |
| HUDSON EXCESS INSURANCE COMPANY | 5 | 4 | 2 | $468,250 |
| CAPITOL SPECIALTY INSURANCE CORPORATION | 0 | 3 | 2 | $772,115 |
| FORTRESS INSURANCE COMPANY | 1 | 3 | 2 | $295,000 |
| PROASSURANCE INSURANCE COMPANY OF AMERICA | 2 | 3 | 2 | $250,000 |
| HALLMARK SPECIALTY INSURANCE CO | 3 | 3 | 3 | $685,000 |
| KINSALE INSURANCE COMPANY | 1 | 3 | 1 | $70,000 |
| PREFERRED PHYSICIANS MEDICAL RISK RETENTION GROUP A MUTUAL INSURANCE COMPANY | 1 | 3 | 0 | $0 |
| BRIDGEWAY INSURANCE COMPANY | 4 | 2 | 0 | $0 |
| BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY | 0 | 2 | 2 | $245,000 |
| ALLIED WORLD INSURANCE COMPANY | 0 | 2 | 1 | $85,000 |
| ADMIRAL INSURANCE COMPANY | 0 | 2 | 1 | $500,000 |
| STEADFAST INSURANCE COMPANY | 0 | 2 | 2 | $87,500 |
| MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA | 2 | 2 | 0 | $0 |
| TDC SPECIALTY INSURANCE COMPANY | 0 | 2 | 2 | $285,000 |
| CENTENNIAL CASUALTY COMPANY | 1 | 2 | 2 | $260,000 |
| EVANSTON INSURANCE COMPANY | 0 | 2 | 2 | $265,000 |
| EVEREST NATIONAL INSURANCE COMPANY | 0 | 1 | 1 | $275,000 |
| PROSELECT INSURANCE COMPANY | 1 | 1 | 0 | $0 |
| LIBERTY SURPLUS INSURANCE CORPORATION | 0 | 1 | 0 | $0 |
| GALEN INSURANCE COMPANY | 0 | 1 | 1 | $100,000 |
| PHYSICIANS INSURANCE RISK RETENTION GROUP, INC. | 0 | 1 | 0 | $0 |
| CHURCH MUTUAL INSURANCE COMPANY S.I. | 0 | 1 | 1 | $200,000 |
| ALLIED WORLD SURPLUS LINES INSURANCE COMPANY | 0 | 1 | 1 | $55,000 |
| IRONSHORE SPECIALTY INSURANCE COMPANY | 8 | 1 | 0 | $0 |
| INTERMED INSURANCE COMPANY | 0 | 1 | 1 | $62,500 |
| HOMELAND INSURANCE COMPANY OF NEW YORK | 0 | 1 | 1 | $75,000 |
| KANSAS MEDICAL MUTUAL INSURANCE COMPANY | 2 | 1 | 0 | $0 |
| NATIONAL GUARDIAN RISK RETENTION GROUP INC | 1 | 1 | 1 | $55,000 |

| Name | Number Reported | Number Closed | Number Paid | Total Indemnity |
|---|---|---|---|---|
| PREFERRED PROFESSIONAL INSURANCE COMPANY | 0 | 1 | 1 | $650,000 |
| HILLTOP SPECIALTY INSURANCE COMPANY | 0 | 1 | 0 | $0 |
| APPLIED MEDICO–LEGAL SOLUTIONS RRG INC | 4 | 0 | 0 | $0 |
| MIDWEST INSURANCE GROUP INC A RISK RETENTION GROUP | 3 | 0 | 0 | $0 |
| PHYSICIANS INSURANCE MUTUAL | 1 | 0 | 0 | $0 |
| LONE STAR ALLIANCE INC A RISK RETENTION GROUP | 1 | 0 | 0 | $0 |
| LIBERTY INSURANCE UNDERWRITERS INC | 2 | 0 | 0 | $0 |
| PROASSURANCE COMPANY OF WISCONSIN INC | 1 | 0 | 0 | $0 |
| THE MUTUAL RISK RETENTION GROUP INC | 1 | 0 | 0 | $0 |
| CINCINNATI CASUALTY COMPANY THE | 2 | 0 | 0 | $0 |
| FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY | 3 | 0 | 0 | $0 |

# MEDICAL MALPRACTICE ACTIONS

## BY COMPANY: 2021

| Name | Number Reported | Number Closed | Number Paid | Total Indemnity |
|---|---|---|---|---|
| ALL SELF–INSURED ENTITIES | 288 | 309 | 165 | $98,973,220 |
| MISSOURI HOSPITAL PLAN | 78 | 99 | 40 | $24,541,676 |
| MEDICAL PROTECTIVE COMPANY | 46 | 45 | 8 | $1,892,500 |
| COLUMBIA CASUALTY COMPANY | 32 | 35 | 23 | $5,887,832 |
| PROASSURANCE INDEMNITY COMPANY INC | 30 | 33 | 13 | $8,675,000 |
| NORCAL INSURANCE COMPANY | 27 | 30 | 11 | $4,649,574 |
| MEDICAL LIABILITY ALLIANCE | 41 | 28 | 10 | $2,985,000 |
| DOCTORS COMPANY AN INTERINS EXCHANGE | 17 | 21 | 12 | $7,204,500 |
| PHYSICIANS STANDARD INSURANCE COMPANY | 0 | 19 | 13 | $2,849,166 |
| NATIONAL FIRE & MARINE INSURANCE COMPANY | 22 | 18 | 3 | $1,350,000 |
| ST LUKES HEALTH SYSTEM RISK RETENTION GROUP | 15 | 15 | 8 | $1,036,865 |
| MMIC INSURANCE INC | 20 | 15 | 3 | $431,250 |
| PROFESSIONAL SOLUTIONS INSURANCE COMPANY | 7 | 12 | 6 | $2,577,500 |
| ARCH SPECIALTY INSURANCE COMPANY | 2 | 12 | 2 | $51,204 |
| KEYSTONE MUTUAL INSURANCE COMPANY | 8 | 9 | 3 | $525,000 |
| NCMIC INSURANCE COMPANY | 7 | 7 | 3 | $510,000 |
| AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | 4 | 7 | 3 | $294,000 |
| ISMIE MUTUAL INSURANCE COMPANY | 5 | 7 | 3 | $950,000 |
| PROASSURANCE SPECIALTY INSURANCE INC | 7 | 6 | 4 | $1,193,226 |
| CONTINENTAL CASUALTY COMPANY | 5 | 6 | 0 | $0 |
| PREFERRED PHYSICIANS MEDICAL RISK RETENTION GROUP A MUTUAL INSURANCE COMPANY | 3 | 6 | 1 | $175,000 |
| OMS NATIONAL INSURANCE COMPANY RRG | 6 | 6 | 1 | $25,000 |
| COVERYS SPECIALTY INSURANCE COMPANY | 10 | 5 | 2 | $460,000 |
| ADMIRAL INSURANCE COMPANY | 2 | 5 | 2 | $249,000 |
| PROASSURANCE INSURANCE COMPANY OF AMERICA | 3 | 4 | 1 | $217,500 |
| HUDSON EXCESS INSURANCE COMPANY | 6 | 4 | 3 | $165,000 |

| Name | Number Reported | Number Closed | Number Paid | Total Indemnity |
|---|---|---|---|---|
| HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE COMPANY RRG | 12 | 3 | 3 | $625,000 |
| PHARMACISTS MUTUAL INSURANCE COMPANY | 2 | 3 | 3 | $206,618 |
| MISSOURI MEDICAL MALPRACTICE JOINT UNDERWRITING ASSOCIATION | 0 | 3 | 2 | $775,000 |
| LEXINGTON INSURANCE COMPANY | 1 | 3 | 1 | $1,000 |
| IRONSHORE SPECIALTY INSURANCE COMPANY | 7 | 3 | 0 | $0 |
| KINSALE INSURANCE COMPANY | 3 | 3 | 3 | $343,500 |
| CINCINNATI INSURANCE COMPANY THE | 3 | 2 | 1 | $12,500 |
| GALEN INSURANCE COMPANY | 0 | 2 | 1 | $187,000 |
| MEDICUS INSURANCE COMPANY | 0 | 2 | 2 | $507,500 |
| ALLIED WORLD INSURANCE COMPANY | 2 | 2 | 0 | $0 |
| ILLINOIS UNION INSURANCE COMPANY | 0 | 2 | 1 | $380,000 |
| HILLTOP SPECIALTY INSURANCE COMPANY | 0 | 2 | 1 | $200,000 |
| APPLIED MEDICO–LEGAL SOLUTIONS RRG INC | 1 | 1 | 0 | $0 |
| PHYSICIANS INSURANCE MUTUAL | 0 | 1 | 0 | $0 |
| PREFERRA INSURANCE COMPANY RISK RETENTION GROUP | 1 | 1 | 0 | $0 |
| CATLIN SPECIALTY INSURANCE COMPANY | 0 | 1 | 1 | $50,000 |
| ZURICH AMERICAN INSURANCE COMPANY | 1 | 1 | 1 | $5,000 |
| CHURCH MUTUAL INSURANCE COMPANY S.I. | 4 | 1 | 1 | $250,000 |
| AMERICAN ALTERNATIVE INSURANCE CORPORATION | 0 | 1 | 1 | $425,000 |
| LIBERTY INSURANCE UNDERWRITERS INC | 0 | 1 | 1 | $1,000,000 |
| BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY | 2 | 1 | 1 | $626,678 |
| ACE AMERICAN INSURANCE COMPANY | 0 | 1 | 1 | $550,000 |
| STEADFAST INSURANCE COMPANY | 0 | 1 | 1 | $6,731,989 |
| HOMELAND INSURANCE COMPANY OF NEW YORK | 0 | 1 | 1 | $60,000 |
| EVANSTON INSURANCE COMPANY | 0 | 1 | 1 | $111,500 |
| PREFERRED PROFESSIONAL INSURANCE COMPANY | 2 | 1 | 1 | $150,000 |
| EVEREST NATIONAL INSURANCE COMPANY | 2 | 0 | 0 | $0 |
| PROSELECT INSURANCE COMPANY | 1 | 0 | 0 | $0 |

| Name | Number Reported | Number Closed | Number Paid | Total Indemnity |
|---|---|---|---|---|
| MIDWEST INSURANCE GROUP INC A RISK RETENTION GROUP | 1 | 0 | 0 | $0 |
| COPIC A RISK RETENTION GROUP | 2 | 0 | 0 | $0 |
| GRAPH INSURANCE GROUP, A RISK RETENTION GROUP, LLC | 1 | 0 | 0 | $0 |
| ALLIED WORLD SURPLUS LINES INSURANCE COMPANY | 1 | 0 | 0 | $0 |
| HALLMARK SPECIALTY INSURANCE CO | 3 | 0 | 0 | $0 |
| MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA | 1 | 0 | 0 | $0 |
| TDC SPECIALTY INSURANCE COMPANY | 4 | 0 | 0 | $0 |
| CENTENNIAL CASUALTY COMPANY | 3 | 0 | 0 | $0 |
| KANSAS MEDICAL MUTUAL INSURANCE COMPANY | 2 | 0 | 0 | $0 |
| NATIONAL GUARDIAN RISK RETENTION GROUP INC | 1 | 0 | 0 | $0 |

# 7 INDEMNITY ANALYSIS BY PROFESSIONAL SPECIALTY

This exhibit contains the total number of claims reported to each insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + noneconomic), the total economic damage paid and the total non-economic damage paid for each medical specialty.

Data are ranked in descending order by the total number of paid claims.

Data presented in this section is based on each individual / entity with a payment made on their behalf. Data are not aggregated by incident, as in other sections. For example, if a single incident resulted in a payment by both a hospital and physician, each payment will be reported separately rather than added together.

# INDEMNITY BY SPECIALTY: 2023

| Specialty | Number Reported | Number Closed | Number Paid | Total Indemnity |
|---|---|---|---|---|
| Hospitals | 235 | 303 | 165 | $57,356,389 |
| Misc. Corporations/Partnership, etc. | 146 | 250 | 77 | $38,343,451 |
| General Physician / Surgeon | 63 | 87 | 31 | $9,169,286 |
| Nurses (excluding anesthesiologist) | 47 | 57 | 26 | $9,395,000 |
| Emergency Medicine | 33 | 56 | 12 | $4,205,822 |
| OB / GYN | 24 | 48 | 18 | $10,624,000 |
| Skilled Nursing Facilities | 31 | 47 | 36 | $8,214,258 |
| Dentists | 48 | 46 | 11 | $1,154,497 |
| Internal Medicine | 19 | 38 | 10 | $2,385,000 |
| Orthopedics | 24 | 33 | 15 | $4,021,000 |
| Radiology | 19 | 25 | 4 | $2,075,000 |
| Clinics – Outpatient – Surgery | 15 | 23 | 5 | $428,238 |
| Clinics – Outpatient Only, No Surgery | 10 | 20 | 4 | $659,599 |
| Nursing Homes | 13 | 18 | 9 | $3,585,000 |
| All other (speech therapists, massage therapists, etc.) | 8 | 17 | 4 | $1,011,781 |
| Cardiologists / Vascular Specialists | 8 | 16 | 6 | $2,637,500 |
| Neurology/Neurosurgeons | 5 | 15 | 4 | $1,875,000 |
| Physicians / Surgeons Assistants | 6 | 14 | 10 | $9,845,000 |
| Chiropractor | 7 | 13 | 6 | $1,500,000 |
| Hospitalists | 3 | 12 | 3 | $1,450,000 |
| Psychiatry | 2 | 12 | 6 | $1,337,052 |
| Cosmetic Surgery | 2 | 11 | 5 | $865,000 |
| Anesthesiology | 14 | 10 | 1 | $350,000 |
| Nurse Anesthetists | 11 | 10 | 2 | $168,750 |
| Pediatricians | 3 | 9 | 4 | $10,350,000 |
| Urologists | 4 | 7 | 2 | $450,000 |
| Otorhinolaryngology | 5 | 7 | 2 | $1,430,000 |
| Oncology | 1 | 7 | 0 | $0 |
| EMT | 2 | 6 | 0 | $0 |
| Podiatrists | 8 | 5 | 2 | $825,000 |
| Gastroenterology | 9 | 4 | 0 | $0 |
| Geriatrics | 1 | 4 | 0 | $0 |

| Specialty | Number Re-ported | Number Closed | Number Paid | Total Indemnity |
|---|---|---|---|---|
| Dermatology | 0 | 4 | 1 | $275,000 |
| Pharmacists / Pharmacies | 1 | 3 | 3 | $112,500 |
| Physical Medicine | 2 | 3 | 2 | $1,250,000 |
| Ophthalmology | 4 | 3 | 0 | $0 |
| Pathology | 1 | 3 | 3 | $900,000 |
| Nephrology | 2 | 2 | 0 | $0 |
| Pulmonologists | 2 | 2 | 1 | $335,000 |
| Intensive Care Physicians | 1 | 2 | 0 | $0 |
| Physicians – Misc. | 4 | 2 | 2 | $700,000 |
| Rehabilitation Hospitals | 5 | 2 | 0 | $0 |
| Radiologists – Non–Physicians (techs, etc) | 5 | 2 | 1 | $100,000 |
| Sports Medicine | 1 | 1 | 1 | $250,000 |
| Infectious Disease | 1 | 1 | 0 | $0 |
| Hospices | 1 | 1 | 0 | $0 |
| Mental Institutions | 1 | 1 | 1 | $15,000 |
| Optometrists | 2 | 1 | 1 | $175,000 |

# INDEMNITY BY SPECIALTY: 2022

| Specialty | Number Reported | Number Closed | Number Paid | Total Indemnity |
|---|---|---|---|---|
| Hospitals | 244 | 304 | 197 | $97,808,880 |
| Misc. Corporations/Partnership, etc. | 182 | 273 | 101 | $52,870,019 |
| General Physician / Surgeon | 93 | 100 | 34 | $13,114,000 |
| Orthopedics | 16 | 61 | 14 | $5,095,000 |
| Skilled Nursing Facilities | 32 | 61 | 58 | $11,814,103 |
| Dentists | 31 | 56 | 24 | $2,181,100 |
| Nurses (excluding anesthesiologist) | 42 | 53 | 17 | $6,313,458 |
| Nursing Homes | 22 | 42 | 32 | $7,185,000 |
| Emergency Medicine | 33 | 39 | 13 | $2,107,500 |
| OB / GYN | 31 | 32 | 13 | $4,987,074 |
| Radiology | 21 | 29 | 8 | $1,240,000 |
| Internal Medicine | 23 | 28 | 9 | $2,106,176 |
| Cardiologists / Vascular Specialists | 12 | 27 | 7 | $3,291,966 |
| Clinics – Outpatient – Surgery | 24 | 27 | 10 | $1,433,000 |
| Clinics – Outpatient Only, No Surgery | 15 | 24 | 14 | $3,090,070 |
| Anesthesiology | 12 | 13 | 7 | $1,445,000 |
| Hospitalists | 5 | 12 | 1 | $70,000 |
| Neurology/Neurosurgeons | 11 | 12 | 3 | $1,385,000 |
| Physicians / Surgeons Assistants | 11 | 11 | 2 | $380,000 |
| Nurse Anesthetists | 8 | 11 | 4 | $1,170,000 |
| All other (speech therapists, massage therapists, etc.) | 10 | 11 | 4 | $1,180,000 |
| Otorhinolaryngology | 9 | 10 | 2 | $1,080,000 |
| Pediatricians | 11 | 10 | 7 | $1,870,000 |
| Urologists | 10 | 8 | 0 | $0 |
| Gastroenterology | 3 | 7 | 2 | $1,000,000 |
| Pharmacists / Pharmacies | 3 | 6 | 7 | $116,417 |
| Physicians – Misc. | 2 | 6 | 1 | $250,000 |
| Chiropractor | 5 | 6 | 2 | $300,000 |
| Cosmetic Surgery | 7 | 4 | 0 | $0 |
| Nephrology | 3 | 4 | 0 | $0 |
| Pathology | 3 | 4 | 1 | $715,000 |
| Mental Institutions | 2 | 4 | 2 | $375,000 |

| Specialty | Number Re-ported | Number Closed | Number Paid | Total Indemnity |
|---|---|---|---|---|
| Podiatrists | 2 | 4 | 3 | $700,000 |
| Infectious Disease | 0 | 3 | 0 | $0 |
| Psychiatry | 7 | 3 | 2 | $337,500 |
| Ophthalmology | 4 | 3 | 2 | $439,663 |
| Oncology | 0 | 3 | 3 | $2,465,000 |
| Rehabilitation Hospitals | 5 | 3 | 3 | $197,500 |
| Physical Medicine | 1 | 2 | 0 | $0 |
| Pulmonologists | 2 | 2 | 0 | $0 |
| Dermatology | 2 | 2 | 0 | $0 |
| Intensive Care Physicians | 1 | 2 | 0 | $0 |
| Optometrists | 2 | 2 | 3 | $620,000 |
| Hematology | 0 | 1 | 0 | $0 |
| Nuclear Medicine | 1 | 1 | 0 | $0 |
| Endocrinology | 0 | 1 | 0 | $0 |
| Radiologists – Non–Physicians (techs, etc) | 1 | 1 | 0 | $0 |
| EMT | 4 | 1 | 0 | $0 |
| Otology | 1 | 0 | 1 | $300,000 |
| Hospices | 1 | 0 | 0 | $0 |

# INDEMNITY BY SPECIALTY: 2021

| Specialty | Number Reported | Number Closed | Number Paid | Total Indemnity |
|---|---|---|---|---|
| Hospitals | 288 | 325 | 231 | $121,614,438 |
| Misc. Corporations/Partnership, etc. | 241 | 225 | 117 | $42,119,879 |
| General Physician / Surgeon | 74 | 92 | 34 | $10,412,141 |
| Nurses (excluding anesthesiologist) | 41 | 60 | 20 | $4,260,000 |
| Orthopedics | 48 | 54 | 19 | $7,972,500 |
| Emergency Medicine | 54 | 46 | 14 | $4,835,000 |
| Dentists | 39 | 45 | 18 | $955,097 |
| Internal Medicine | 29 | 43 | 9 | $1,965,000 |
| Skilled Nursing Facilities | 56 | 41 | 67 | $13,388,331 |
| OB / GYN | 37 | 31 | 16 | $5,987,000 |
| Radiology | 35 | 31 | 11 | $4,505,000 |
| Cardiologists / Vascular Specialists | 30 | 23 | 7 | $3,050,000 |
| Clinics – Outpatient – Surgery | 22 | 22 | 14 | $5,837,209 |
| Nursing Homes | 33 | 22 | 17 | $4,511,678 |
| Pediatricians | 11 | 20 | 7 | $6,675,000 |
| Clinics – Outpatient Only, No Surgery | 23 | 20 | 16 | $2,344,786 |
| All other (speech therapists, massage therapists, etc.) | 18 | 19 | 5 | $936,500 |
| Neurology/Neurosurgeons | 13 | 17 | 9 | $3,737,500 |
| Anesthesiology | 9 | 15 | 7 | $1,465,000 |
| Cosmetic Surgery | 3 | 13 | 5 | $817,000 |
| Physicians / Surgeons Assistants | 13 | 9 | 6 | $4,450,000 |
| Chiropractor | 9 | 9 | 5 | $636,000 |
| Hospitalists | 3 | 8 | 3 | $2,250,000 |
| Ophthalmology | 3 | 8 | 5 | $775,000 |
| Gastroenterology | 2 | 8 | 1 | $225,000 |
| Pathology | 4 | 6 | 1 | $150,000 |
| Pharmacists / Pharmacies | 2 | 5 | 4 | $219,118 |
| Otorhinolaryngology | 2 | 5 | 1 | $22,500 |
| EMT | 3 | 5 | 2 | $460,000 |
| Psychiatry | 3 | 4 | 1 | $160,000 |
| Nephrology | 1 | 4 | 1 | $125,000 |
| Infectious Disease | 1 | 3 | 0 | $0 |

| Specialty | Number Re-ported | Number Closed | Number Paid | Total Indemnity |
|---|---|---|---|---|
| Physicians – Misc. | 1 | 3 | 1 | $250,000 |
| Nurse Anesthetists | 11 | 3 | 3 | $962,500 |
| Podiatrists | 6 | 3 | 1 | $217,500 |
| Urologists | 5 | 2 | 0 | $0 |
| Physical Medicine | 3 | 2 | 5 | $3,025,000 |
| Geriatrics | 3 | 2 | 0 | $0 |
| Hematology | 1 | 1 | 0 | $0 |
| Allergy / Immunologists | 0 | 1 | 0 | $0 |
| Pulmonologists | 3 | 1 | 0 | $0 |
| Dermatology | 0 | 1 | 0 | $0 |
| Intensive Care Physicians | 2 | 1 | 0 | $0 |
| Oncology | 3 | 1 | 1 | $2,000,000 |
| Rehabilitation Hospitals | 1 | 1 | 1 | $275,000 |
| Mental Institutions | 1 | 1 | 0 | $0 |
| Blood Banks | 0 | 1 | 0 | $0 |
| Optometrists | 1 | 1 | 2 | $1,305,000 |
| Sports Medicine | 1 | 0 | 1 | $250,000 |
| Hospices | 1 | 0 | 0 | $0 |
| Lab Techs – Non–Physicians | 1 | 0 | 0 | $0 |
| Radiologists – Non–Physicians (techs, etc) | 3 | 0 | 0 | $0 |

# 8 CLAIM STUDY BY MEANS OF DISPOSITION

This section presents claims data by means of disposition. Data are presented separately for cases involving hospitals, and physicians & surgeons. Each table displays:

- Number of closed cases
- Percentage of claims by means of disposition
- Average number of months from incident to report
- Average number of months from incident to disposition
- Average bodily injury severity
- Average economic damage amounts per case
- Average non-economic damage amounts per case
- Average total indemnity per case
- Average loss adjustment expense per case

# MEANS OF DISPOSITION: 2023

## ALL CASES

| Incidents Closed With Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Claims settled before litigation | 83 | 23.9% | 10 | 26 | 4.5 | $75,099 | $118,324 | $202,713 | $16,731 |
| Settled before judgment | 261 | 75.0% | 20 | 56 | 6.2 | $318,897 | $297,486 | $616,938 | $146,006 |
| Settled after verdict | 2 | 0.6% | 24 | 100 | 8.0 | $3,625,000 | $10,669,339 | $14,294,339 | $1,493,046 |
| Total Settled | 346 | 99.4% | 17 | 49 | 5.8 | $279,524 | $314,461 | $596,632 | $122,781 |
| Direct verdict for plaintiff | 1 | 0.3% | 9 | 79 | 6.0 | | $817,052 | $817,052 | $118,975 |
| Judgment for plaintiff | 1 | 0.3% | 24 | 52 | 7.0 | | $800,000 | $800,000 | |
| Total Court Dispositions | 2 | 0.6% | 17 | 65 | 6.5 | | $808,526 | $808,526 | $59,488 |
| Total paid claim dispositions | 348 | 100.0% | 17 | 49 | 5.8 | $277,917 | $317,300 | $597,850 | $122,418 |

| Incidents Closed Without Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Claims closed before litigation | 88 | 32.0% | 13 | 35 | 3.9 | | | | $9,732 |
| Lawsuit closed or abandoned before trial | 174 | 63.3% | 24 | 49 | 5.3 | | | | $35,059 |
| Settled after verdict | 1 | 0.4% | 1 | 123 | 3.0 | | | | $38,855 |
| Total not disposed by court | 263 | 95.6% | 20 | 45 | 4.8 | | | | $26,599 |

| Incidents Closed Without Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Direct verdict for defendant | 9 | 3.3% | 17 | 71 | 5.4 | | | | $93,624 |
| Judgment for defendant | 2 | 0.7% | 20 | 53 | 9.0 | | | | $340,393 |
| Total Court Dispositions | 11 | 4.0% | 17 | 68 | 6.1 | | | | $138,491 |
| Total unpaid claim dispositions | 275 | 100.0% | 20 | 45 | 4.9 | | | | $30,978 |

# MEANS OF DISPOSITION: 2023

## PHYSICIANS & SURGEONS

| Incidents Closed With Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Claims settled before litigation | 12 | 7.6% | 18 | 47 | 6.0 | $201,689 | $332,413 | $534,102 | $49,315 |
| Settled before judgment | 141 | 89.8% | 22 | 61 | 6.5 | $436,631 | $387,527 | $825,186 | $204,206 |
| Settled after verdict | 2 | 1.3% | 24 | 100 | 8.0 | $3,625,000 | $10,669,339 | $14,294,339 | $1,493,046 |
| Total Settled | 155 | 98.7% | 21 | 61 | 6.5 | $459,582 | $515,929 | $976,446 | $208,844 |
| Direct verdict for plaintiff | 1 | 0.6% | 9 | 79 | 6.0 | | $817,052 | $817,052 | $118,975 |
| Judgment for plaintiff | 1 | 0.6% | 24 | 52 | 7.0 | | $800,000 | $800,000 | |
| Total Court Dispositions | 2 | 1.3% | 17 | 65 | 6.5 | | $808,526 | $808,526 | $59,488 |
| Total paid claim dispositions | 157 | 100.0% | 21 | 61 | 6.5 | $453,728 | $519,656 | $974,307 | $206,942 |

| Incidents Closed Without Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Claims closed before litigation | 23 | 20.9% | 17 | 40 | 4.3 | | | | $13,895 |
| Lawsuit closed or abandoned before trial | 79 | 71.8% | 26 | 54 | 5.4 | | | | $44,437 |
| Settled after verdict | 1 | 0.9% | 1 | 123 | 3.0 | | | | $38,855 |
| Total not disposed by court | 103 | 93.6% | 24 | 51 | 5.1 | | | | $37,563 |

| Incidents Closed Without Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Direct verdict for defendant | 6 | 5.5% | 16 | 73 | 5.3 | | | | $139,108 |
| Judgment for defendant | 1 | 0.9% | 14 | 33 | 9.0 | | | | $191,890 |
| Total Court Dispositions | 7 | 6.4% | 15 | 67 | 5.9 | | | | $146,648 |
| Total unpaid claim dispositions | 110 | 100.0% | 23 | 52 | 5.2 | | | | $44,505 |

# MEANS OF DISPOSITION: 2023

## HOSPITALS

| Incidents Closed With Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Claims settled before litigation | 49 | 28.7% | 10 | 22 | 4.5 | $77,836 | $83,175 | $161,010 | $5,871 |
| Settled before judgment | 121 | 70.8% | 20 | 58 | 6.1 | $377,734 | $358,517 | $736,251 | $200,870 |
| Settled after verdict | 1 | 0.6% | 48 | 160 | 7.0 | $6,000,000 | $21,338,677 | $27,338,677 | $2,986,091 |
| Total Settled | 171 | 100.0% | 17 | 48 | 5.7 | $324,677 | $402,309 | $726,986 | $161,281 |
| Total paid claim dispositions | 171 | 100.0% | 17 | 48 | 5.7 | $324,677 | $402,309 | $726,986 | $161,281 |

| Incidents Closed Without Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Claims closed before litigation | 42 | 42.4% | 14 | 40 | 4.2 | | | | $9,299 |
| Lawsuit closed or abandoned before trial | 55 | 55.6% | 24 | 53 | 5.5 | | | | $48,572 |
| Total not disposed by court | 97 | 98.0% | 19 | 47 | 4.9 | | | | $31,567 |
| Direct verdict for defendant | 2 | 2.0% | 22 | 56 | 3.5 | | | | $13,580 |
| Total Court Dispositions | 2 | 2.0% | 22 | 56 | 3.5 | | | | $13,580 |
| Total unpaid claim dispositions | 99 | 100.0% | 19 | 47 | 4.9 | | | | $31,204 |

# MEANS OF DISPOSITION: 2022

## ALL CASES

| Incidents Closed With Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Claims settled before litigation | 87 | 24.5% | 12 | 34 | 4.8 | $119,772 | $109,582 | $235,297 | $25,704 |
| Settled before judgment | 265 | 74.6% | 17 | 56 | 6.4 | $232,827 | $346,519 | $590,006 | $162,467 |
| Total Settled | 352 | 99.2% | 16 | 51 | 6.0 | $204,884 | $287,958 | $502,337 | $128,665 |
| Direct verdict for plaintiff | 2 | 0.6% | 16 | 43 | 9.0 | $50,000 | $575,000 | $625,000 | $124,201 |
| Judgment for plaintiff | 1 | 0.3% | 73 | 115 | 4.0 | | $28,000 | $28,000 | $445,327 |
| Total Court Dispositions | 3 | 0.8% | 35 | 67 | 7.3 | $33,333 | $392,667 | $426,000 | $231,243 |
| Total paid claim dispositions | 355 | 100.0% | 16 | 51 | 6.0 | $203,434 | $288,843 | $501,692 | $129,532 |

| Incidents Closed Without Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Claims closed before litigation | 106 | 34.3% | 12 | 32 | 4.0 | | | | $1,153 |
| Lawsuit closed or abandoned before trial | 189 | 61.2% | 24 | 53 | 5.3 | | | | $43,242 |
| Settled after verdict | 3 | 1.0% | 26 | 69 | 3.7 | | | | $171,558 |
| Total not disposed by court | 298 | 96.4% | 20 | 46 | 4.8 | | | | $29,563 |
| Direct verdict for defendant | 4 | 1.3% | 14 | 49 | 7.8 | | | | $123,304 |

| Incidents Closed Without Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Judgment for defendant | 5 | 1.6% | 27 | 66 | 4.0 | | | | $156,557 |
| Total Court Dispositions | 9 | 2.9% | 21 | 59 | 5.7 | | | | $141,778 |
| Total unpaid claim dispositions | 309 | 100.0% | 20 | 46 | 4.8 | | | | $32,865 |

# MEANS OF DISPOSITION: 2022

## PHYSICIANS & SURGEONS

| Incidents Closed With Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Claims settled before litigation | 17 | 11.7% | 21 | 62 | 6.4 | $301,529 | $238,500 | $540,029 | $68,033 |
| Settled before judgment | 127 | 87.6% | 20 | 64 | 6.6 | $338,642 | $526,387 | $866,604 | $227,644 |
| Total Settled | 144 | 99.3% | 20 | 64 | 6.6 | $334,261 | $492,400 | $828,050 | $208,801 |
| Direct verdict for plaintiff | 1 | 0.7% | 9 | 45 | 9.0 | | $1,100,000 | $1,100,000 | $235,023 |
| Total Court Dispositions | 1 | 0.7% | 9 | 45 | 9.0 | | $1,100,000 | $1,100,000 | $235,023 |
| Total paid claim dispositions | 145 | 100.0% | 20 | 64 | 6.6 | $331,956 | $496,590 | $829,925 | $208,982 |

| Incidents Closed Without Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Claims closed before litigation | 27 | 20.3% | 21 | 42 | 4.8 | | | | $1,341 |
| Lawsuit closed or abandoned before trial | 98 | 73.7% | 27 | 61 | 5.4 | | | | $66,092 |
| Settled after verdict | 2 | 1.5% | 16 | 70 | 4.0 | | | | $212,586 |
| Total not disposed by court | 127 | 95.5% | 26 | 57 | 5.2 | | | | $54,633 |
| Direct verdict for defendant | 3 | 2.3% | 11 | 43 | 7.3 | | | | $75,761 |
| Judgment for defendant | 3 | 2.3% | 26 | 69 | 5.0 | | | | $218,145 |

| Incidents Closed Without Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Total Court Dispositions | 6 | 4.5% | 18 | 56 | 6.2 | | | | $146,953 |
| Total unpaid claim dispositions | 133 | 100.0% | 25 | 57 | 5.3 | | | | $58,797 |

# MEANS OF DISPOSITION: 2022

## HOSPITALS

| Incidents Closed With Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Claims settled before litigation | 52 | 29.4% | 14 | 37 | 5.2 | $158,298 | $106,266 | $264,563 | $27,704 |
| Settled before judgment | 123 | 69.5% | 17 | 60 | 6.3 | $375,548 | $437,539 | $814,713 | $215,362 |
| Total Settled | 175 | 98.9% | 16 | 53 | 6.0 | $310,993 | $339,104 | $651,240 | $159,601 |
| Direct verdict for plaintiff | 2 | 1.1% | 16 | 43 | 9.0 | $50,000 | $575,000 | $625,000 | $124,201 |
| Total Court Dispositions | 2 | 1.1% | 16 | 43 | 9.0 | $50,000 | $575,000 | $625,000 | $124,201 |
| Total paid claim dispositions | 177 | 100.0% | 16 | 53 | 6.0 | $308,044 | $341,769 | $650,943 | $159,201 |

| Incidents Closed Without Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Claims closed before litigation | 41 | 43.2% | 7 | 32 | 3.6 | | | | $1,049 |
| Lawsuit closed or abandoned before trial | 53 | 55.8% | 21 | 58 | 5.1 | | | | $70,722 |
| Total not disposed by court | 94 | 98.9% | 15 | 47 | 4.5 | | | | $40,333 |
| Direct verdict for defendant | 1 | 1.1% | 4 | 42 | 9.0 | | | | |
| Total Court Dispositions | 1 | 1.1% | 4 | 42 | 9.0 | | | | |

| Incidents Closed Without Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Total unpaid claim dispositions | 95 | 100.0% | 15 | 47 | 4.5 | | | | $39,908 |

# MEANS OF DISPOSITION: 2021

## ALL CASES

| Incidents Closed With Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Claims settled before litigation | 82 | 25.0% | 16 | 33 | 4.7 | $61,872 | $213,860 | $278,769 | $25,973 |
| Settled before judgment | 244 | 74.4% | 18 | 52 | 6.4 | $318,184 | $289,615 | $610,393 | $152,113 |
| Total Settled | 326 | 99.4% | 18 | 47 | 6.0 | $253,713 | $270,560 | $526,979 | $120,385 |
| Direct verdict for plaintiff | 1 | 0.3% | 25 | 49 | 9.0 | $1,085,070 | $774,504 | $1,859,574 | $8,521 |
| Judgment for plaintiff | 1 | 0.3% | 0 | 106 | 3.0 | | $11,500 | $11,500 | $31,971 |
| Total Court Dispositions | 2 | 0.6% | 12 | 78 | 6.0 | $542,535 | $393,002 | $935,537 | $20,246 |
| Total paid claim dispositions | 328 | 100.0% | 18 | 47 | 6.0 | $255,474 | $271,306 | $529,470 | $119,774 |

| Incidents Closed Without Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Claims closed before litigation | 125 | 40.7% | 10 | 38 | 4.2 | | | | $5,471 |
| Lawsuit closed or abandoned before trial | 168 | 54.7% | 23 | 46 | 5.3 | | | | $39,817 |
| Settled after verdict | 1 | 0.3% | 24 | 74 | 5.0 | | | | |
| Total not disposed by court | 294 | 95.8% | 17 | 42 | 4.8 | | | | $25,079 |
| Direct verdict for defendant | 9 | 2.9% | 19 | 72 | 6.0 | | | | $188,192 |

| Incidents Closed Without Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Judgment for defendant | 4 | 1.3% | 9 | 25 | 2.3 | | | | $10,594 |
| Total Court Dispositions | 13 | 4.2% | 16 | 57 | 4.8 | | | | $133,546 |
| Total unpaid claim dispositions | 307 | 100.0% | 17 | 43 | 4.8 | | | | $29,672 |

# MEANS OF DISPOSITION: 2021

## PHYSICIANS & SURGEONS

| Incidents Closed With Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Claims settled before litigation | 21 | 14.0% | 27 | 56 | 5.5 | $109,788 | $614,267 | $724,055 | $69,569 |
| Settled before judgment | 128 | 85.3% | 18 | 53 | 6.5 | $254,030 | $365,954 | $624,020 | $220,495 |
| Total Settled | 149 | 99.3% | 19 | 53 | 6.4 | $233,701 | $400,951 | $638,119 | $199,223 |
| Judgment for plaintiff | 1 | 0.7% | 0 | 106 | 3.0 | | $11,500 | $11,500 | $31,971 |
| Total Court Dispositions | 1 | 0.7% | 0 | 106 | 3.0 | | $11,500 | $11,500 | $31,971 |
| Total paid claim dispositions | 150 | 100.0% | 19 | 54 | 6.3 | $232,143 | $398,355 | $633,942 | $198,108 |

| Incidents Closed Without Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Claims closed before litigation | 34 | 25.2% | 15 | 33 | 4.3 | | | | $8,883 |
| Lawsuit closed or abandoned before trial | 93 | 68.9% | 25 | 50 | 5.5 | | | | $60,076 |
| Total not disposed by court | 127 | 94.1% | 22 | 45 | 5.1 | | | | $46,371 |
| Direct verdict for defendant | 7 | 5.2% | 19 | 77 | 6.9 | | | | $222,135 |
| Judgment for defendant | 1 | 0.7% | 12 | 45 | 2.0 | | | | $30,890 |
| Total Court Dispositions | 8 | 5.9% | 18 | 73 | 6.3 | | | | $198,229 |

| Incidents Closed Without Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Total unpaid claim dispositions | 135 | 100.0% | 22 | 47 | 5.2 | | | | $55,370 |

# MEANS OF DISPOSITION: 2021

## HOSPITALS

| Incidents Closed With Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Claims settled before litigation | 45 | 26.8% | 12 | 28 | 4.7 | $59,321 | $306,481 | $365,802 | $24,656 |
| Settled before judgment | 121 | 72.0% | 18 | 55 | 6.6 | $497,529 | $327,097 | $825,039 | $183,732 |
| Total Settled | 166 | 98.8% | 16 | 48 | 6.1 | $378,738 | $321,509 | $700,547 | $140,609 |
| Direct verdict for plaintiff | 1 | 0.6% | 25 | 49 | 9.0 | $1,085,070 | $774,504 | $1,859,574 | $8,521 |
| Judgment for plaintiff | 1 | 0.6% | 0 | 106 | 3.0 | | $11,500 | $11,500 | $31,971 |
| Total Court Dispositions | 2 | 1.2% | 12 | 78 | 6.0 | $542,535 | $393,002 | $935,537 | $20,246 |
| Total paid claim dispositions | 168 | 100.0% | 16 | 48 | 6.1 | $380,688 | $322,360 | $703,345 | $139,176 |

| Incidents Closed Without Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Claims closed before litigation | 68 | 58.1% | 9 | 46 | 4.2 | | | | $4,209 |
| Lawsuit closed or abandoned before trial | 44 | 37.6% | 25 | 49 | 5.9 | | | | $27,917 |
| Total not disposed by court | 112 | 95.7% | 15 | 47 | 4.9 | | | | $13,523 |
| Direct verdict for defendant | 5 | 4.3% | 14 | 68 | 5.4 | | | | $257,279 |
| Total Court Dispositions | 5 | 4.3% | 14 | 68 | 5.4 | | | | $257,279 |

| Incidents Closed Without Payment | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Disposition** | **Claims** | **Percent** | **Incident to Report** | **Incident to Disposition** | **Average Injury Severity** | **Economic Damages** | **Non-Economic Damages** | **Indemnity** | **Expense** |
| Total unpaid claim dispositions | 117 | 100.0% | 15 | 48 | 4.9 | | | | $23,940 |

# 9 ANALYSIS BY OCCURRENCE AND DEFENDANT

An occurrence represents an event or series of events that are alleged to have produced harm to a claimant. Previous reports presented data on the number of claims. A claim corresponds to a single policy against which a demand for damages has been made, or may otherwise be liable for payout. In fact, multiple claims may be associated with the same practitioner for the same incident. For example, a primary insurer may report a claim for a given insured. That same insured's excess carrier may report an additional claim if it also makes a payment over and above the liability assumed by the primary carrier. In addition, if an insurer closes and subsequently reopens a claim, two claims are counted in the DCI database.

This report presents two alternative methods of aggregating the data, only recently available to DCI's efforts to more effectively code the data. First, data are presented on a per defendant basis, such that a single practitioner is not counted more than once, regardless of the number of claims against that practitioner. Secondly, data are presented on a per occurrence basis, where an occurrence corresponds to a single injured party (or in rare cases, more than one injured party as in the case of a mother and child both injured during childbirth). A single occurrence may include multiple claims as well as multiple defendants. The table below illustrates the different methods of aggregating the DCI claims data. See the executive summary for further discussion.

# DEFENDANT AND CLAIMANT COUNT

## BY YEAR CLOSED

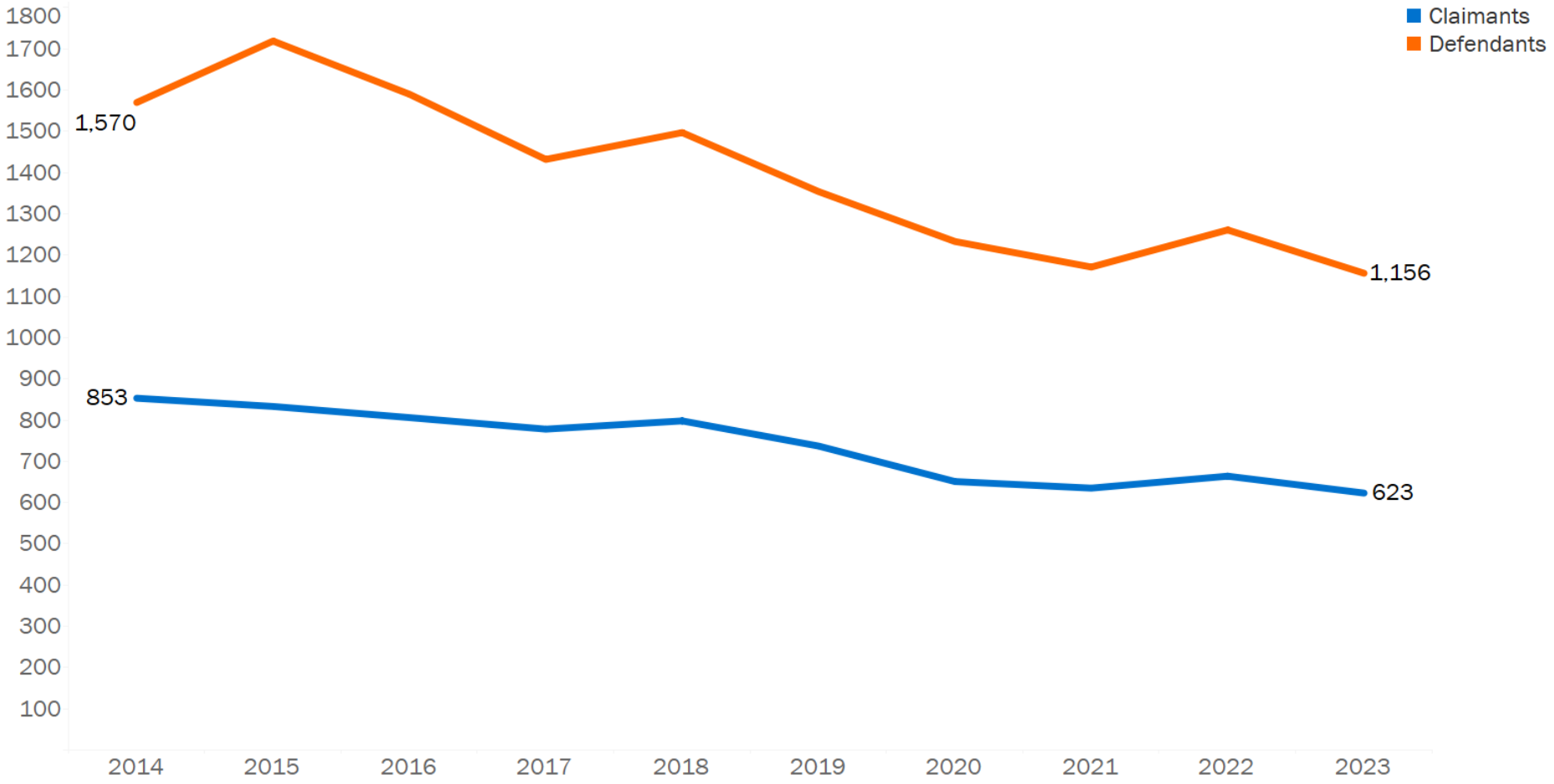



Figure 37

# MALPRACTICE ACTIONS

## BY TYPE OF DEFENDANT [2]

| | Claimants | | | | Defendants | | | Defendants, Payment Covered | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Year Case Was Closed | Total | Paid | Total Indemnity | Average Recovery Per Claimant | Physicians | Institutions & Corps. | All Other | Physicians | Institutions & Corps. | All Other |
| 2014 | 853 | 391 | $142,397,594 | $364,188 | 574 | 824 | 172 | 121 | 320 | 48 |
| 2015 | 833 | 395 | $131,694,679 | $333,404 | 644 | 854 | 221 | 123 | 313 | 70 |
| 2016 | 806 | 395 | $184,995,318 | $468,343 | 623 | 764 | 203 | 140 | 303 | 62 |
| 2017 | 778 | 367 | $141,827,194 | $386,450 | 552 | 749 | 131 | 122 | 309 | 37 |
| 2018 | 798 | 383 | $169,014,471 | $441,291 | 525 | 825 | 147 | 114 | 334 | 39 |
| 2019 | 737 | 361 | $184,248,097 | $510,383 | 477 | 757 | 120 | 102 | 311 | 29 |
| 2020 | 651 | 352 | $176,690,848 | $501,963 | 428 | 702 | 103 | 108 | 296 | 36 |
| 2021 | 635 | 328 | $173,666,089 | $529,470 | 402 | 659 | 110 | 100 | 293 | 34 |
| 2022 | 664 | 355 | $178,100,513 | $501,692 | 432 | 707 | 122 | 94 | 316 | 38 |
| 2023 | 623 | 348 | $208,051,699 | $597,850 | 384 | 662 | 110 | 122 | 288 | 37 |

[2] A case is considered closed only when the last claim against the last defendant is closed.

# MALPRACTICE ACTIONS

## AT LEAST ONE PHYSICIAN

| | Claimants | | | | Defendants | | | Defendants, Payment Covered | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Year Case Was Closed | Total | Paid | Total Indemnity | Average Recovery Per Claimant | Physicians | Institutions & Corps. | All Other | Physicians | Institutions & Corps. | All Other |
| 2014 | 401 | 172 | $87,763,602 | $510,254 | 574 | 398 | 58 | 121 | 119 | 10 |
| 2015 | 396 | 160 | $80,954,850 | $505,968 | 644 | 418 | 65 | 123 | 99 | 16 |
| 2016 | 380 | 193 | $142,313,757 | $737,377 | 623 | 396 | 76 | 140 | 134 | 13 |
| 2017 | 371 | 167 | $91,898,148 | $550,288 | 552 | 351 | 41 | 122 | 121 | 10 |
| 2018 | 359 | 166 | $99,137,185 | $597,212 | 525 | 379 | 48 | 114 | 128 | 8 |
| 2019 | 332 | 155 | $111,508,822 | $719,412 | 477 | 360 | 39 | 102 | 116 | 5 |
| 2020 | 287 | 157 | $120,011,983 | $764,408 | 428 | 310 | 36 | 108 | 108 | 12 |
| 2021 | 285 | 150 | $95,091,253 | $633,942 | 402 | 320 | 29 | 100 | 129 | 4 |
| 2022 | 278 | 145 | $120,339,196 | $829,925 | 432 | 301 | 35 | 94 | 116 | 7 |
| 2023 | 267 | 157 | $152,966,210 | $974,307 | 384 | 297 | 35 | 122 | 112 | 10 |

# MALPRACTICE ACTIONS

## AT LEAST ONE PAYMENT MADE ON BEHALF OF PHYSICIAN

| | Claimants | | | | Defendants | | | Defendants, Payment Covered | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Year Case Was Closed | Total | Paid | Total Indemnity | Average Recovery Per Claimant | Physicians | Institutions & Corps. | All Other | Physicians | Institutions & Corps. | All Other |
| 2014 | 112 | 112 | $61,543,312 | $549,494 | 154 | 121 | 14 | 121 | 52 | 7 |
| 2015 | 109 | 109 | $63,132,275 | $579,195 | 172 | 120 | 14 | 123 | 45 | 11 |
| 2016 | 118 | 118 | $98,836,787 | $837,600 | 199 | 119 | 27 | 140 | 49 | 7 |
| 2017 | 106 | 106 | $67,680,226 | $638,493 | 164 | 113 | 15 | 122 | 50 | 6 |
| 2018 | 104 | 104 | $80,055,341 | $769,763 | 168 | 126 | 8 | 114 | 61 | 2 |
| 2019 | 93 | 93 | $77,023,822 | $828,213 | 142 | 101 | 5 | 102 | 37 | 4 |
| 2020 | 95 | 95 | $72,147,983 | $759,452 | 143 | 96 | 11 | 108 | 39 | 6 |
| 2021 | 93 | 93 | $55,657,293 | $598,466 | 133 | 97 | 7 | 100 | 54 | 3 |
| 2022 | 80 | 80 | $51,833,647 | $647,921 | 132 | 95 | 10 | 94 | 39 | 5 |
| 2023 | 105 | 105 | $89,770,630 | $854,958 | 156 | 123 | 15 | 122 | 54 | 7 |

# MALPRACTICE ACTIONS

## AT LEAST ONE INSTITUTION

| | Claimants | | | | Defendants | | | Defendants, Payment Covered | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Year Case Was Closed | Total | Paid | Total Indemnity | Average Recovery Per Claimant | Physicians | Institutions & Corps. | All Other | Physicians | Institutions & Corps. | All Other |
| 2014 | 642 | 322 | $133,628,923 | $414,997 | 423 | 824 | 77 | 83 | 320 | 13 |
| 2015 | 633 | 331 | $119,641,236 | $361,454 | 462 | 854 | 85 | 88 | 313 | 23 |
| 2016 | 595 | 315 | $146,981,016 | $466,606 | 439 | 764 | 67 | 96 | 303 | 14 |
| 2017 | 577 | 304 | $123,279,788 | $405,526 | 360 | 749 | 41 | 82 | 309 | 10 |
| 2018 | 628 | 332 | $158,990,199 | $478,886 | 391 | 825 | 75 | 86 | 334 | 16 |
| 2019 | 595 | 317 | $157,308,107 | $496,240 | 350 | 757 | 64 | 68 | 311 | 14 |
| 2020 | 520 | 305 | $161,097,192 | $528,188 | 315 | 702 | 51 | 74 | 296 | 15 |
| 2021 | 506 | 286 | $159,677,971 | $558,315 | 300 | 659 | 38 | 74 | 293 | 8 |
| 2022 | 534 | 315 | $170,286,929 | $540,593 | 344 | 707 | 57 | 71 | 316 | 17 |
| 2023 | 500 | 292 | $192,416,078 | $658,959 | 283 | 662 | 55 | 84 | 288 | 14 |

# MALPRACTICE ACTIONS

## AT LEAST ONE PAYMENT MADE ON BEHALF OF INSTITUTION

| | Claimants | | | | Defendants | | | Defendants, Payment Covered | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Year Case Was Closed | Total | Paid | Total Indemnity | Average Recovery Per Claimant | Physicians | Institutions & Corps. | All Other | Physicians | Institutions & Corps. | All Other |
| 2014 | 281 | 281 | $119,637,211 | $425,755 | 157 | 380 | 27 | 38 | 320 | 10 |
| 2015 | 277 | 277 | $103,303,010 | $372,935 | 152 | 403 | 34 | 38 | 313 | 12 |
| 2016 | 271 | 271 | $121,941,916 | $449,970 | 187 | 368 | 27 | 48 | 303 | 6 |
| 2017 | 273 | 273 | $106,658,744 | $390,691 | 147 | 367 | 15 | 53 | 309 | 4 |
| 2018 | 293 | 293 | $147,769,101 | $504,331 | 163 | 404 | 26 | 54 | 334 | 6 |
| 2019 | 281 | 281 | $141,713,107 | $504,317 | 154 | 366 | 21 | 31 | 311 | 2 |
| 2020 | 265 | 265 | $146,616,707 | $553,271 | 157 | 370 | 19 | 37 | 296 | 4 |
| 2021 | 256 | 256 | $149,501,971 | $583,992 | 145 | 354 | 16 | 47 | 293 | 3 |
| 2022 | 282 | 282 | $154,454,929 | $547,713 | 168 | 392 | 24 | 40 | 316 | 9 |
| 2023 | 257 | 257 | $161,123,792 | $626,941 | 146 | 360 | 25 | 47 | 288 | 8 |

# AVERAGE PAYMENT RECEIVED BY CLAIMANT

## AGAINST AVERAGE AMOUNT PAID ON BEHALF OF DEFENDANT

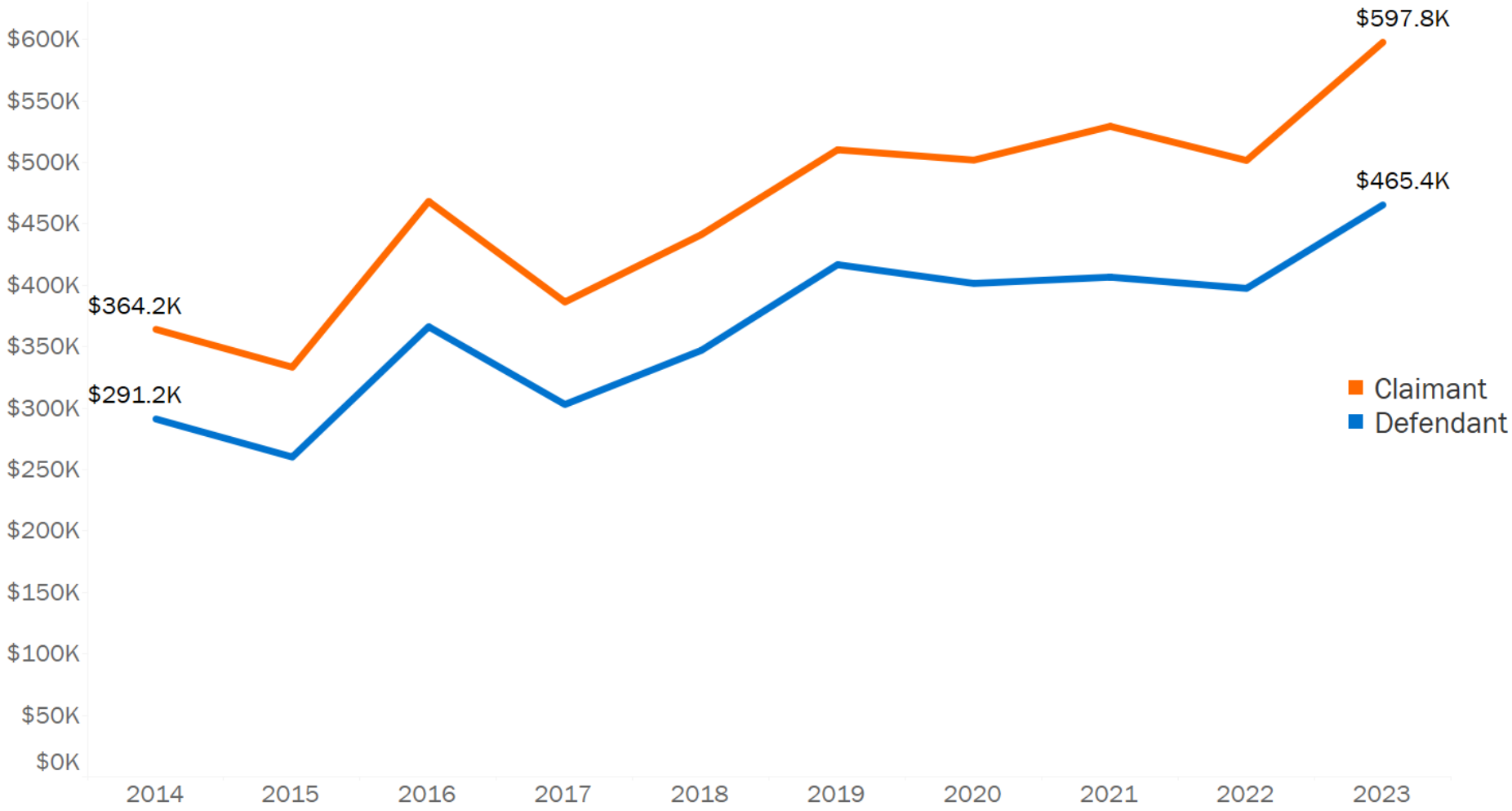



Figure 38

# NUMBER OF DEFENDANTS

| | Physicians | | | Institutions | | | All Other | | | Total | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Year | Defs. | Defs. With Pay-ment | Average Indemnity | Defs. | Defs. With Pay-ment | Average Indemnity | Defs. | Defs. With Pay-ment | Average Indemnity | Defs. | Defs. With Pay-ment | Average Indemnity |
| 2014 | 574 | 121 | $305,511 | 824 | 320 | $320,124 | 172 | 48 | $62,311 | 1,570 | 489 | $291,202 |
| 2015 | 644 | 123 | $334,316 | 854 | 313 | $258,320 | 221 | 70 | $138,855 | 1,719 | 506 | $260,266 |
| 2016 | 623 | 140 | $530,887 | 764 | 303 | $321,424 | 203 | 62 | $214,189 | 1,590 | 505 | $366,327 |
| 2017 | 552 | 122 | $359,911 | 749 | 309 | $301,173 | 131 | 37 | $131,230 | 1,432 | 468 | $303,050 |
| 2018 | 525 | 114 | $369,435 | 825 | 334 | $365,176 | 147 | 39 | $126,413 | 1,497 | 487 | $347,052 |
| 2019 | 477 | 102 | $519,079 | 757 | 311 | $410,600 | 120 | 29 | $124,321 | 1,354 | 442 | $416,851 |
| 2020 | 428 | 108 | $396,440 | 702 | 296 | $422,764 | 103 | 36 | $242,703 | 1,233 | 440 | $401,570 |
| 2021 | 402 | 100 | $333,946 | 659 | 293 | $460,319 | 110 | 34 | $158,768 | 1,171 | 427 | $406,712 |
| 2022 | 432 | 94 | $327,459 | 707 | 316 | $450,398 | 122 | 38 | $131,407 | 1,261 | 448 | $397,546 |
| 2023 | 384 | 122 | $459,382 | 662 | 288 | $486,994 | 110 | 37 | $317,642 | 1,156 | 447 | $465,440 |

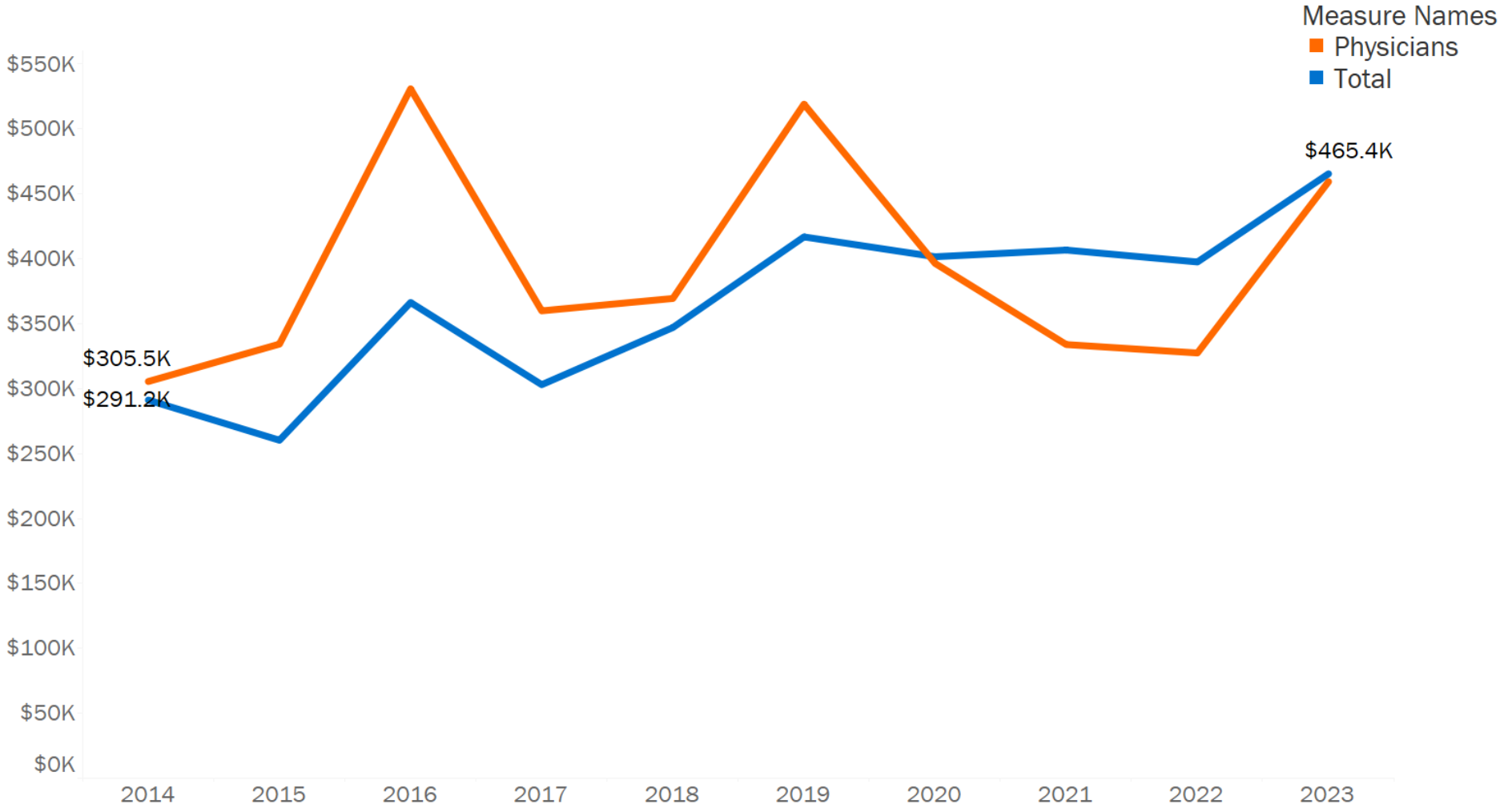

AVERAGE INDEMNITY PER DEFENDANT
Measure Names
Physicians
Total
$550K
$500K
$450K
$400K
$350K
$300K
$250K
$200K
$150K
$100K
$50K
$0K
$305.5K
$291.2K
$465.4K
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023

Figure 39

# NUMBER OF CLAIMANTS AND ASSOCIATED DEFENDANTS

| Year Reported | Claimants | Physicians | Institutions | All Other | Total |
|---|---|---|---|---|---|
| 2014 | 808 | 584 | 779 | 158 | 1,521 |
| 2015 | 809 | 607 | 863 | 148 | 1,618 |
| 2016 | 745 | 539 | 748 | 129 | 1,416 |
| 2017 | 769 | 539 | 755 | 144 | 1,438 |
| 2018 | 808 | 589 | 831 | 175 | 1,595 |
| 2019 | 791 | 501 | 827 | 164 | 1,492 |
| 2020 | 705 | 475 | 751 | 146 | 1,372 |
| 2021 | 605 | 356 | 673 | 112 | 1,141 |
| 2022 | 529 | 314 | 517 | 82 | 913 |
| 2023 | 511 | 232 | 449 | 106 | 787 |

# NUMBER OF NEW CLAIMANTS

## BY REPORT YEAR

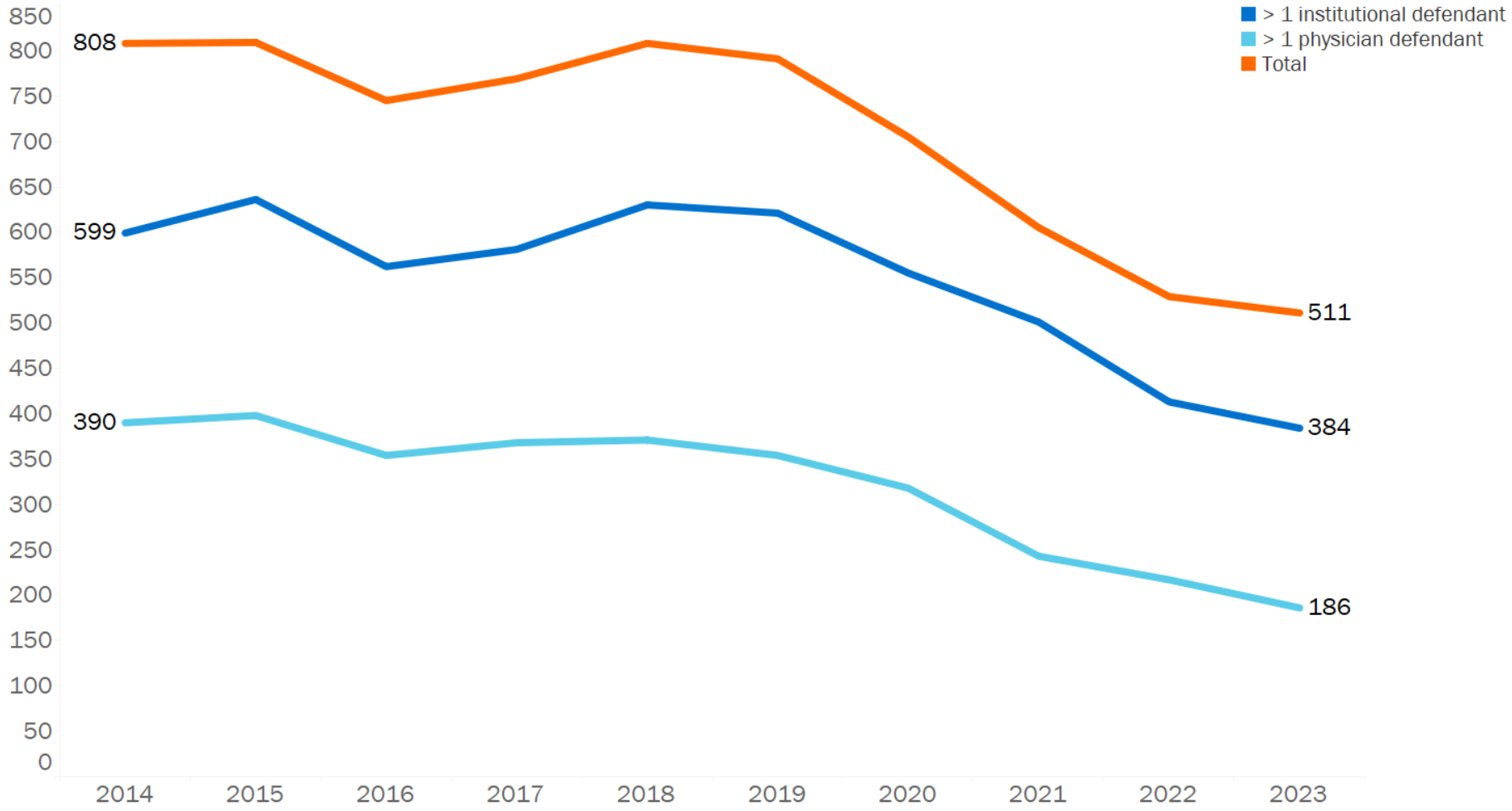



Figure 40

# NUMBER OF CLAIMANTS WITH ACTIONS PENDING

## AT YEAR-END

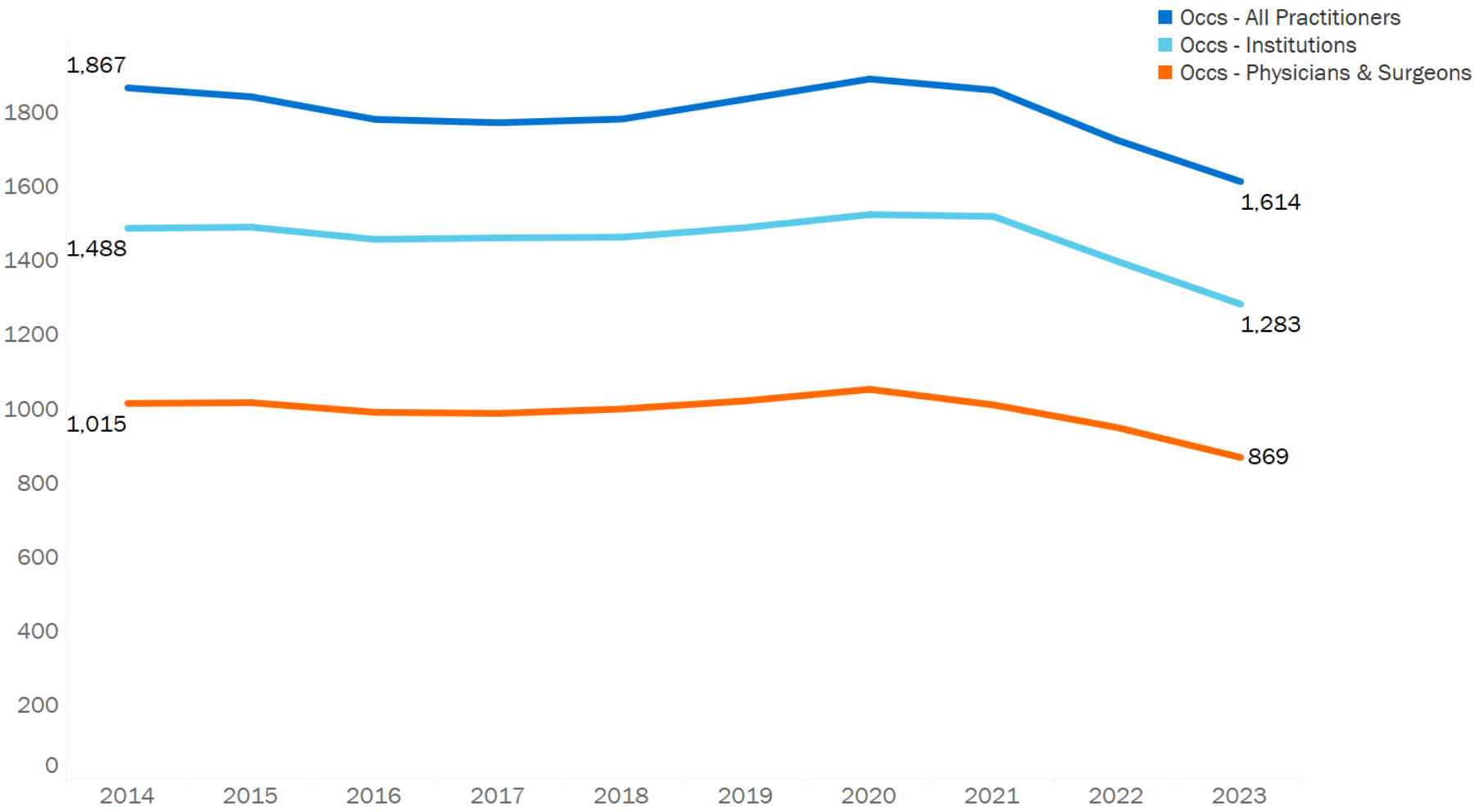



Figure 41

# NUMBER OF DEFENDANTS WITH CLAIMS OPEN

## AT YEAR-END

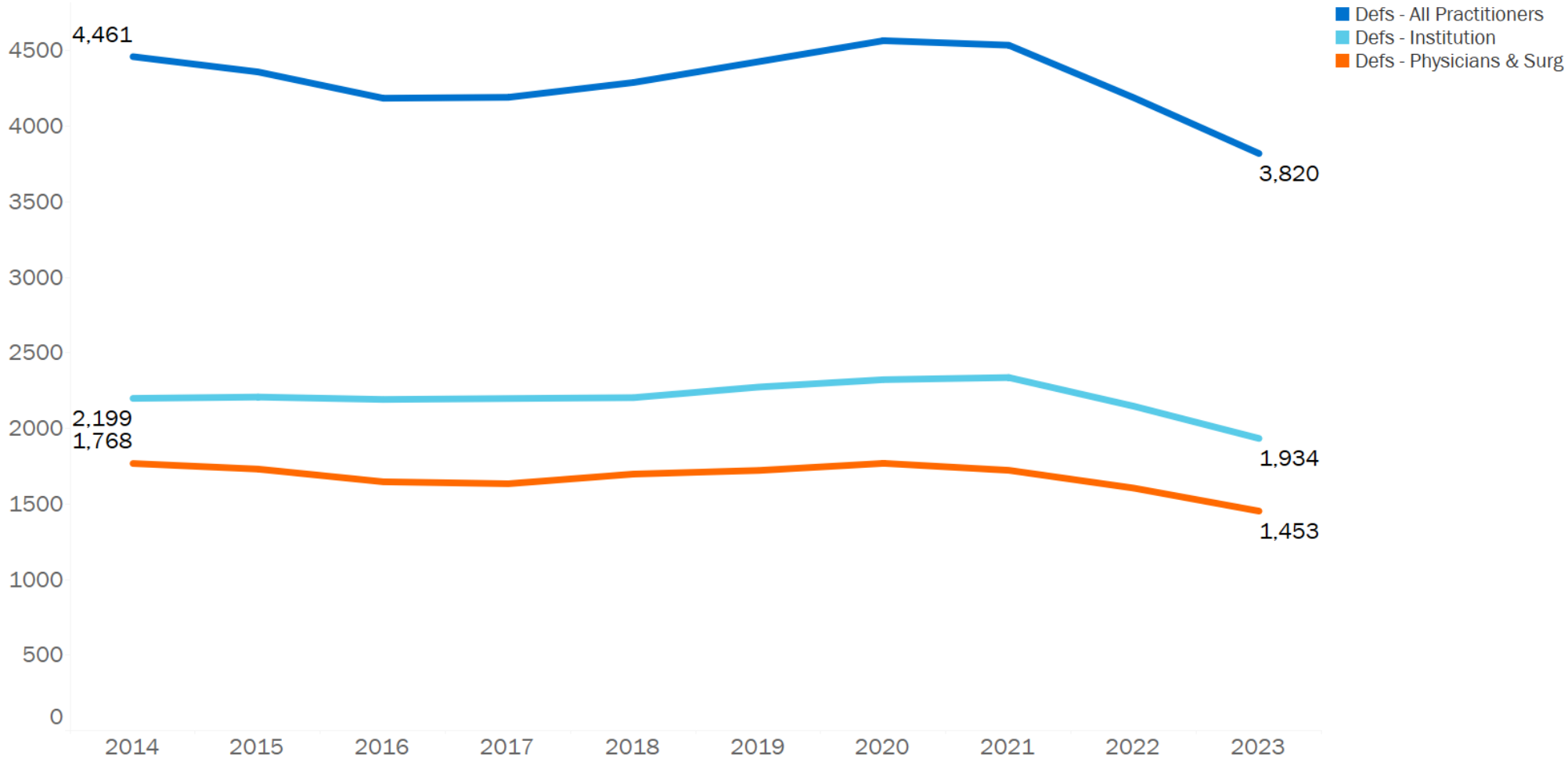



Figure 42

# 10 PREMIUM AND LOSS DATA BY COMPANY

This section contains the written premium, earned premium, paid losses, incurred losses, market share and loss ratio of all licensed medical malpractice writers in Missouri (i.e. excluding excess and surplus lines carriers). The data were derived from the Missouri Supplement to the Annual Statement. Data are presented for five market segments:

- Physicians & Surgeons
- Hospitals
- Dentists
- Nurses
- All Other

The reports are presented in descending order of market share by company. The data presented in this exhibit is independent from the claim data used in the preceding tables.

# PREMIUMS & LOSSES

## ALL CASES

| Insurer | Premium Written | Market Share | Premium Earned | Losses Incurred | Loss Ratio |
|---|---|---|---|---|---|
| MISSOURI HOSPITAL PLAN | $52,946,696 | 34.8% | $53,531,424 | $12,271,249 | 22.9% |
| MEDICAL LIABILITY ALLIANCE | $19,991,376 | 13.1% | $19,648,686 | $6,187,474 | 31.5% |
| MEDICAL PROTECTIVE COMPANY | $19,774,845 | 13.0% | $18,686,204 | $11,170,505 | 59.8% |
| DOCTORS COMPANY AN INTERINS EXCHANGE | $6,866,391 | 4.5% | $7,508,835 | $7,750,398 | 103.2% |
| NORCAL INSURANCE COMPANY | $6,403,756 | 4.2% | $7,093,726 | $–3,911,484 | ( 55.1%) |
| PROASSURANCE INDEMNITY COMPANY INC | $6,177,710 | 4.1% | $8,087,464 | $3,199,082 | 39.6% |
| MMIC INSURANCE INC | $4,673,065 | 3.1% | $4,478,287 | $1,969,268 | 44.0% |
| KEYSTONE MUTUAL INSURANCE COMPANY | $4,305,392 | 2.8% | $4,107,594 | $1,752,437 | 42.7% |
| AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | $3,251,062 | 2.1% | $3,199,697 | $1,144,009 | 35.8% |
| MISSOURI DOCTORS MUTUAL INSURANCE COMPANY | $3,132,923 | 2.1% | $3,118,720 | $1,067,984 | 34.2% |
| MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA | $3,033,285 | 2.0% | $2,305,829 | $568,725 | 24.7% |
| ISMIE MUTUAL INSURANCE COMPANY | $2,934,666 | 1.9% | $2,783,862 | $3,397,731 | 122.1% |
| PREFERRED PHYSICIANS MEDICAL RISK RETENTION GROUP A MUTUAL INSURANCE COMPANY | $2,376,220 | 1.6% | $2,430,902 | $–83,883 | ( 3.5%) |
| HEALTH CARE INDEMNITY INC | $2,007,194 | 1.3% | $2,007,194 | $–31,799 | ( 1.6%) |
| MAG MUTUAL INSURANCE COMPANY | $1,956,982 | 1.3% | $1,697,159 | $574,079 | 33.8% |
| NCMIC INSURANCE COMPANY | $1,845,572 | 1.2% | $1,778,408 | $944,523 | 53.1% |

| Insurer | Premium Written | Market Share | Premium Earned | Losses Incurred | Loss Ratio |
|---|---|---|---|---|---|
| PHYSICIANS INSURANCE MUTUAL | $1,640,645 | 1.1% | $1,672,998 | $655,000 | 39.2% |
| DOCTORS DIRECT INSURANCE INC | $1,186,562 | 0.8% | $1,331,246 | $450,612 | 33.8% |
| PHARMACISTS MUTUAL INSURANCE COMPANY | $1,029,017 | 0.7% | $993,146 | $260,978 | 26.3% |
| LIBERTY INSURANCE UNDERWRITERS INC | $1,000,305 | 0.7% | $999,542 | $31,179 | 3.1% |
| PROSELECT INSURANCE COMPANY | $815,085 | 0.5% | $742,141 | $–187,999 | ( 25.3%) |
| CHURCH MUTUAL INSURANCE COMPANY S.I. | $636,305 | 0.4% | $549,669 | $86,549 | 15.7% |
| FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY | $582,848 | 0.4% | $586,297 | $–19,081 | ( 3.3%) |
| PROFESSIONAL SOLUTIONS INSURANCE COMPANY | $561,505 | 0.4% | $974,656 | $–548,446 | ( 56.3%) |
| ACE AMERICAN INSURANCE COMPANY | $548,517 | 0.4% | $562,116 | $215,671 | 38.4% |
| PROASSURANCE INSURANCE COMPANY OF AMERICA | $398,178 | 0.3% | $406,481 | $726,129 | 178.6% |
| ASPEN AMERICAN INSURANCE COMPANY | $332,579 | 0.2% | $315,927 | $181,315 | 57.4% |
| ALLIED WORLD INSURANCE COMPANY | $322,349 | 0.2% | $328,669 | $–9,040 | ( 2.8%) |
| KANSAS MEDICAL MUTUAL INSURANCE COMPANY | $268,240 | 0.2% | $283,925 | $986,177 | 347.3% |
| PREFERRED PROFESSIONAL INSURANCE COMPANY | $224,224 | 0.1% | $262,922 | $524,653 | 199.5% |
| GREAT DIVIDE INSURANCE COMPANY | $193,651 | 0.1% | $193,414 | $159,790 | 82.6% |
| CINCINNATI INSURANCE COMPANY THE | $168,048 | 0.1% | $169,783 | $–18,010 | ( 10.6%) |
| BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY | $155,967 | 0.1% | $137,822 | $113,438 | 82.3% |
| NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA | $82,585 | 0.1% | $66,830 | $–255,354 | ( 382.1%) |
| CINCINNATI CASUALTY COMPANY THE | $80,300 | 0.1% | $72,855 | $–6,369 | ( 8.7%) |

| Insurer | Premium Written | Market Share | Premium Earned | Losses Incurred | Loss Ratio |
|---|---|---|---|---|---|
| CONTINENTAL CASUALTY COMPANY | $71,791 | 0.0% | $66,415 | $449,885 | 677.4% |
| AMERICAN HOME ASSURANCE COMPANY | $65,456 | 0.0% | $64,956 | $84,255 | 129.7% |
| MEDMAL DIRECT INSURANCE COMPANY | $63,509 | 0.0% | $58,509 | $87 | 0.1% |
| FORTRESS INSURANCE COMPANY | $62,180 | 0.0% | $67,923 | $−31,416 | (46.3%) |
| HARTFORD FIRE INSURANCE COMPANY | $57,016 | 0.0% | $52,740 | $0 | 0.0% |
| STATE FARM FIRE AND CASUALTY COMPANY | $38,128 | 0.0% | $37,567 | $1,324 | 3.5% |
| BEAZLEY INSURANCE COMPANY INC | $29,057 | 0.0% | $26,310 | $6,234 | 23.7% |
| CONTINENTAL INSURANCE COMPANY THE | $10,301 | 0.0% | $9,786 | $4,557 | 46.6% |
| GENERAL INSURANCE COMPANY OF AMERICA | $8,106 | 0.0% | $7,412 | $3,872 | 52.2% |
| CINCINNATI INDEMNITY COMPANY INC | $3,986 | 0.0% | $4,077 | $−1,056 | (25.9%) |
| STATE VOLUNTEER MUTUAL INSURANCE COMPANY | $3,319 | 0.0% | $1,106 | $−11,652 | (1053.5%) |
| PHILADELPHIA INDEMNITY INSURANCE COMPANY | $1,967 | 0.0% | $1,742 | $363 | 20.8% |
| KAMMCO CASUALTY COMPANY INC | $1,445 | 0.0% | $845 | $−986,000 | (116686%) |
| CAMPMED CASUALTY & INDEMNITY COMPANY INC | $495 | 0.0% | $495 | $−2,517 | (508.5%) |
| AMERICAN ALTERNATIVE INSURANCE CORPORATION | $−3,071 | (0.0%) | $−307 | $−8,361 | 2723.5% |

# PREMIUMS & LOSSES

## PHYSICIANS & SURGEONS

| Insurer | Premium Written | Market Share | Premium Earned | Losses Incurred | Loss Ratio |
|---|---|---|---|---|---|
| MEDICAL LIABILITY ALLIANCE | $18,550,811 | 23.1% | $18,311,569 | $4,399,032 | 24.0% |
| MEDICAL PROTECTIVE COMPANY | $14,208,778 | 17.7% | $13,384,087 | $9,695,215 | 72.4% |
| DOCTORS COMPANY AN INTERINS EXCHANGE | $6,866,391 | 8.6% | $7,508,835 | $7,750,398 | 103.2% |
| NORCAL INSURANCE COMPANY | $6,403,756 | 8.0% | $7,093,726 | $–3,911,484 | ( 55.1%) |
| PROASSURANCE INDEMNITY COMPANY INC | $5,735,939 | 7.2% | $7,393,775 | $3,548,808 | 48.0% |
| MMIC INSURANCE INC | $4,673,065 | 5.8% | $4,478,287 | $1,969,268 | 44.0% |
| KEYSTONE MUTUAL INSURANCE COMPANY | $4,305,392 | 5.4% | $4,107,594 | $1,752,437 | 42.7% |
| MISSOURI DOCTORS MUTUAL INSURANCE COMPANY | $3,132,923 | 3.9% | $3,118,720 | $1,067,984 | 34.2% |
| ISMIE MUTUAL INSURANCE COMPANY | $2,934,666 | 3.7% | $2,783,862 | $3,397,731 | 122.1% |
| MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA | $2,598,157 | 3.2% | $2,017,574 | $446,294 | 22.1% |
| PREFERRED PHYSICIANS MEDICAL RISK RETENTION GROUP A MUTUAL INSURANCE COMPANY | $2,099,528 | 2.6% | $2,175,804 | $–74,115 | ( 3.4%) |
| MAG MUTUAL INSURANCE COMPANY | $1,956,982 | 2.4% | $1,697,159 | $574,079 | 33.8% |
| PHYSICIANS INSURANCE MUTUAL | $1,640,645 | 2.0% | $1,672,998 | $655,000 | 39.2% |
| DOCTORS DIRECT INSURANCE INC | $1,186,562 | 1.5% | $1,331,246 | $450,612 | 33.8% |
| LIBERTY INSURANCE UNDERWRITERS INC | $1,000,305 | 1.2% | $999,542 | $31,179 | 3.1% |
| PROSELECT INSURANCE COMPANY | $803,864 | 1.0% | $729,993 | $–227,495 | ( 31.2%) |

| Insurer | Premium Written | Market Share | Premium Earned | Losses Incurred | Loss Ratio |
|---|---|---|---|---|---|
| FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY | $582,848 | 0.7% | $586,297 | $–19,081 | ( 3.3%) |
| PROFESSIONAL SOLUTIONS INSURANCE COMPANY | $424,526 | 0.5% | $827,839 | $–494,580 | ( 59.7%) |
| ASPEN AMERICAN INSURANCE COMPANY | $332,579 | 0.4% | $315,927 | $181,315 | 57.4% |
| ALLIED WORLD INSURANCE COMPANY | $322,349 | 0.4% | $328,669 | $–9,040 | ( 2.8%) |
| KANSAS MEDICAL MUTUAL INSURANCE COMPANY | $262,539 | 0.3% | $276,883 | $956,592 | 345.5% |
| AMERICAN HOME ASSURANCE COMPANY | $65,456 | 0.1% | $64,956 | $84,255 | 129.7% |
| MEDMAL DIRECT INSURANCE COMPANY | $63,509 | 0.1% | $58,509 | $87 | 0.1% |
| BEAZLEY INSURANCE COMPANY INC | $29,057 | 0.0% | $26,310 | $6,234 | 23.7% |
| CINCINNATI INSURANCE COMPANY THE | $13,946 | 0.0% | $10,629 | $0 | 0.0% |
| CONTINENTAL INSURANCE COMPANY THE | $10,301 | 0.0% | $9,786 | $4,557 | 46.6% |
| CONTINENTAL CASUALTY COMPANY | $9,838 | 0.0% | $4,462 | $95,367 | 2137.3% |
| GENERAL INSURANCE COMPANY OF AMERICA | $4,882 | 0.0% | $4,879 | $2,549 | 52.2% |
| STATE VOLUNTEER MUTUAL INSURANCE COMPANY | $3,319 | 0.0% | $1,106 | $–11,652 | ( 1053.5%) |
| KAMMCO CASUALTY COMPANY INC | $1,445 | 0.0% | $845 | $–986,000 | ( 116686%) |
| PREFERRED PROFESSIONAL INSURANCE COMPANY | $–3,767 | ( 0.0%) | $–3,767 | $1,865 | ( 49.5%) |

# PREMIUMS & LOSSES

## HOSPITALS

| Insurer | Premium Written | Market Share | Premium Earned | Losses Incurred | Loss Ratio |
|---|---|---|---|---|---|
| MEDICAL PROTECTIVE COMPANY | $5,566,067 | 83.1% | $5,302,117 | $1,475,290 | 27.8% |
| MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA | $435,128 | 6.5% | $288,255 | $122,431 | 42.5% |
| AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | $201,824 | 3.0% | $175,996 | $125,008 | 71.0% |
| PROFESSIONAL SOLUTIONS INSURANCE COMPANY | $136,979 | 2.0% | $146,817 | $–53,866 | (36.7%) |
| PROASSURANCE INDEMNITY COMPANY INC | $128,359 | 1.9% | $202,615 | $–2,345,354 | (1157.5%) |
| CINCINNATI INSURANCE COMPANY THE | $98,846 | 1.5% | $97,272 | $–1,562 | (1.6%) |
| FORTRESS INSURANCE COMPANY | $62,180 | 0.9% | $67,923 | $–31,416 | (46.3%) |
| CINCINNATI CASUALTY COMPANY THE | $51,787 | 0.8% | $43,837 | $–1,369 | (3.1%) |
| STATE FARM FIRE AND CASUALTY COMPANY | $6,882 | 0.1% | $6,364 | $1,324 | 20.8% |
| PHARMACISTS MUTUAL INSURANCE COMPANY | $6,801 | 0.1% | $6,251 | $2,500 | 40.0% |
| CINCINNATI INDEMNITY COMPANY INC | $3,985 | 0.1% | $4,074 | $0 | 0.0% |

# PREMIUMS & LOSSES

## DENTISTS

| Insurer | Premium Written | Market Share | Premium Earned | Losses Incurred | Loss Ratio |
|---|---|---|---|---|---|
| AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | $1,216,956 | 65.5% | $821,900 | $446,252 | 54.3% |
| PROASSURANCE INDEMNITY COMPANY INC | $307,119 | 16.5% | $484,790 | $2,043,768 | 421.6% |
| PREFERRED PHYSICIANS MEDICAL RISK RETENTION GROUP A MUTUAL INSURANCE COMPANY | $276,692 | 14.9% | $255,098 | $−9,768 | (3.8%) |
| STATE FARM FIRE AND CASUALTY COMPANY | $31,246 | 1.7% | $31,203 | $0 | 0.0% |
| CINCINNATI INSURANCE COMPANY THE | $11,502 | 0.6% | $14,213 | $0 | 0.0% |
| PROSELECT INSURANCE COMPANY | $11,221 | 0.6% | $12,148 | $39,496 | 325.1% |
| HARTFORD FIRE INSURANCE COMPANY | $3,010 | 0.2% | $2,325 | $0 | 0.0% |

# PREMIUMS & LOSSES

## NURSES

| Insurer | Premium Written | Market Share | Premium Earned | Losses Incurred | Loss Ratio |
|---|---|---|---|---|---|
| MISSOURI HOSPITAL PLAN | $52,946,696 | 95.8% | $53,531,424 | $12,271,249 | 22.9% |
| HEALTH CARE INDEMNITY INC | $2,005,644 | 3.6% | $2,005,644 | $−33,039 | (1.6%) |
| MEDICAL LIABILITY ALLIANCE | $246,241 | 0.4% | $229,541 | $927,149 | 403.9% |
| CONTINENTAL CASUALTY COMPANY | $61,953 | 0.1% | $61,953 | $354,518 | 572.2% |
| PROASSURANCE INDEMNITY COMPANY INC | $6,293 | 0.0% | $6,284 | $−48,140 | (766.1%) |
| ACE AMERICAN INSURANCE COMPANY | $4,144 | 0.0% | $18,552 | $141,098 | 760.6% |
| AMERICAN ALTERNATIVE INSURANCE CORPORATION | $−3,071 | (0.0%) | $−307 | $−8,361 | 2723.5% |

# PREMIUMS & LOSSES

## ALL OTHER

| Insurer | Premium Written | Market Share | Premium Earned | Losses Incurred | Loss Ratio |
|---|---|---|---|---|---|
| NCMIC INSURANCE COMPANY | $1,845,572 | 22.3% | $1,778,408 | $944,523 | 53.1% |
| AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | $1,832,282 | 22.1% | $2,201,801 | $572,749 | 26.0% |
| MEDICAL LIABILITY ALLIANCE | $1,194,324 | 14.4% | $1,107,576 | $861,293 | 77.8% |
| PHARMACISTS MUTUAL INSURANCE COMPANY | $1,022,216 | 12.4% | $986,895 | $258,478 | 26.2% |
| CHURCH MUTUAL INSURANCE COMPANY S.I. | $636,305 | 7.7% | $549,669 | $86,549 | 15.7% |
| ACE AMERICAN INSURANCE COMPANY | $544,373 | 6.6% | $543,564 | $74,573 | 13.7% |
| PROASSURANCE INSURANCE COMPANY OF AMERICA | $398,178 | 4.8% | $406,481 | $726,129 | 178.6% |
| PREFERRED PROFESSIONAL INSURANCE COMPANY | $227,991 | 2.8% | $266,689 | $522,788 | 196.0% |
| GREAT DIVIDE INSURANCE COMPANY | $193,651 | 2.3% | $193,414 | $159,790 | 82.6% |
| BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY | $155,967 | 1.9% | $137,822 | $113,438 | 82.3% |
| NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA | $82,585 | 1.0% | $66,830 | $–255,354 | ( 382.1%) |
| HARTFORD FIRE INSURANCE COMPANY | $54,006 | 0.7% | $50,415 | $0 | 0.0% |
| CINCINNATI INSURANCE COMPANY THE | $43,754 | 0.5% | $47,669 | $–16,448 | ( 34.5%) |
| CINCINNATI CASUALTY COMPANY THE | $28,513 | 0.3% | $29,018 | $–5,000 | (17.2%) |
| KANSAS MEDICAL MUTUAL INSURANCE COMPANY | $5,701 | 0.1% | $7,042 | $29,585 | 420.1% |
| GENERAL INSURANCE COMPANY OF AMERICA | $3,224 | 0.0% | $2,533 | $1,323 | 52.2% |

| Insurer | Premium Written | Market Share | Premium Earned | Losses Incurred | Loss Ratio |
|---|---|---|---|---|---|
| PHILADELPHIA INDEMNITY INSURANCE COMPANY | $1,967 | 0.0% | $1,742 | $363 | 20.8% |
| HEALTH CARE INDEMNITY INC | $1,550 | 0.0% | $1,550 | $1,240 | 80.0% |
| CAMPMED CASUALTY & INDEMNITY COMPANY INC | $495 | 0.0% | $495 | $−2,517 | (508.5%) |
| CINCINNATI INDEMNITY COMPANY INC | $1 | 0.0% | $3 | $−1,056 | (35200.0%) |



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